

THE BETTER WAY
IN
CHURCH FINANCES

Rev. J. S. Kendall

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A HANDBOOK FOR
CHURCH OFFICERS

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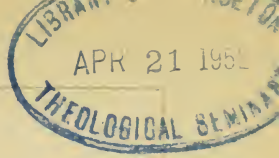


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THE BETTER WAY

IN

Church Finances

By ✓

REV. JAMES S. KENDALL

General Secretary of the Stewardship Commission of

The United Brethren Church

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Introduction

MONEY matters press heavily upon most churches. Pastors and official boards often carry burdens that are little realized by the congregation.

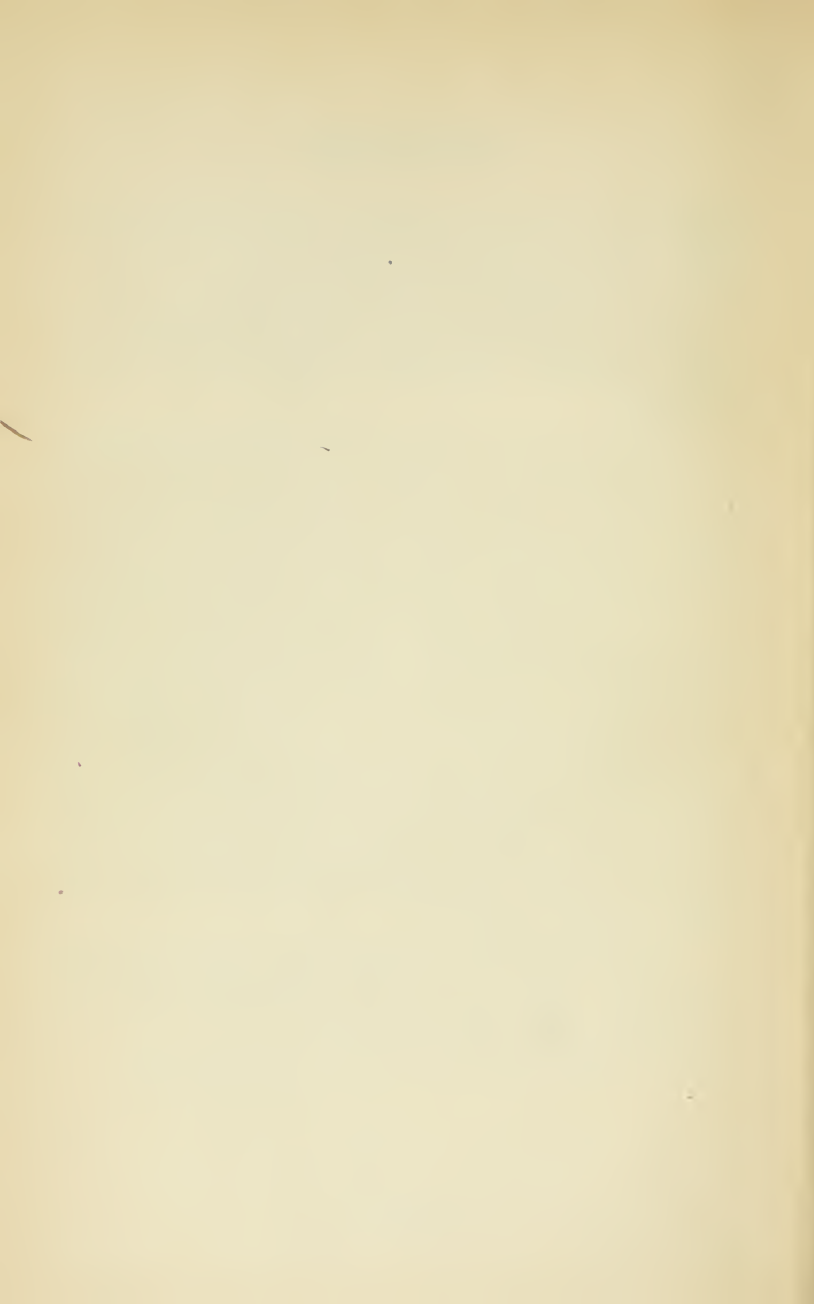
Adequate and business like financing lies at the heart of every successful enterprise. This is fundamental and never incidental. Especially is this true in church activities.

The promoting of the benevolent interests is a matter of concern to the individuals to whom their management is entrusted. They are often agonizing in heart and mind in their efforts to secure sufficient funds to accomplish what necessity and opportunity places upon them.

This little volume is given to the church in the hope that it may aid the official boards and others to whom the financing of the local church is committed in solving the problem. We do not claim for it literary finish, but have earnestly sought to present in the simplest and most practical manner a few suggestions and plans that have proven effectual when worked. We do not claim perfection for the system recommended, but some plans are better than others, especially when they are in keeping with the New Testament teachings, and carry with them business system.

Neither do we claim originality for many of the plans suggested. Many of them have been used in financing churches. They have worked successfully and we do not hesitate to recommend them.

J. S. KENDALL



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CHAPTER I.

CHURCH SUPPORT

THE church's resources and how to make them available is the problem in many of our local congregations. In discussing this great question we are touching a most vital point in the spiritual and temporal prosperity of the church. The problem of sustaining the church has too often been treated from the wrong viewpoint. The impression has gone abroad that the entire fault has been in the system, when the facts are, that it is in the spirit and purpose of giving as well as in the system. The attitude of many church members toward the support of the church is entirely non-Christian and positively detrimental. The fundamental idea of Christian giving is, that we are bond-servants of Jesus Christ, and as such belong to him by a two-fold title—creation and redemption. To fail in faithfulness in rendering unto the Lord that which is his, is sinful if not criminal. The editor of the *Homiletic Review* says: "The cold truth is, that tax-dodgers and non-contributing Christians are birds of a feather. Their attitude is the same aversion to an unwelcome obligation and an avoidance of its demands."

It is hard for many honest, conscientious people to understand why they are under obligations to give of the means for which they have sacrificed and toiled, to the support of the church. This will not be when the

individual discovers the true relation that exists between him, on the one hand, and his Lord and the church on the other, or if he can but see the relation of the church to the world and its needs. The purpose of the existence of the church of Jesus Christ is, that the gospel may be given to every creature, and that we may discover our true inheritance in him. A single sentence from the marvelous prayer of our Lord gives the true purpose of the church. In it He declares, that as the Father has sent him into the world, so has he sent his disciples into the world. Thus the mission of the church is identical with that of Jesus, namely, to give the glad tidings of salvation to all the world. With many members of the church, the only method of fulfilling this trust committed to them is by supporting the church with their money. For them to fail here is to fail entirely. It has pleased the Lord to place every believer under solemn obligation to do his full share in carrying out his purpose of saving the world.

The work committed to the church cannot be done without the developing of proper agencies. Churches must be built and maintained, missionary activities must be projected, workers must be trained and maintained in the work to which God has called them. This cannot be done without the expenditure of money. No one will doubt but that God could have made different provisions. He might have committed this glorious task to angels, but he chose to confer this high honor upon men. He has made no other plans for this great work. He is truly counting on us. He puts his claim on the material sub-

stance of the church. This is hard for some to understand. The moneyed men in the days of Christ laughed at his ideas about the use of money. It is said that "The Pharisees, who were lovers of money, heard all these things, and they scoffed at him" (Luke 16: 14). What a privilege to have the power of aiding in carrying out the plans and purpose of God for his church and making glad the hearts of the needy!

CHURCH SUPPORT. NOT CHARITY.

We have allowed ourselves to look upon church support as a charity. With many the church is regarded as an organized appeal to charity, and they respond to her appeals as they do to other charities. This is a great mistake. A proper conception as to the true relation of the church of Jesus Christ to the social and moral condition of society, will place her appeal for support on an entirely different basis. Any institution that is a necessity to our well-being must be maintained, and every individual is responsible for his part of its maintenance. The Government is looked upon as such a necessity, and our taxes are paid because we realize that such an institution is for our own good and it is our duty to see that it is properly maintained.

Is not the propagating of the church in the world of such importance to our individual well-being that she has claims upon us beyond that of mere charity? If we can fully realize the value of the church upon earth, we will more readily see our indebtedness to her and our obligation to give of our means for her support.

THE VALUE OF THE CHURCH TO SOCIETY.

If we can realize the value of the church to society we will more readily give to her support. History fully reveals the fact that no nation ever attained to the highest type of civilization apart from Christianity. Hume, infidel as he was, ascribed the civil liberty of England to the Puritans. Cecil Rhodes said, "As a politician, I believe that one of the chief mainstays of the government is religion." Mr. Gladstone, when asked what he regarded as the brightest hope for the future of the world, replied: "The maintenance of faith in the invisible. This is the mainstay of civilization. After sixty years of public life I hold more strongly than ever to this conviction." The maintenance of the church is of untold value to the commonwealth. Even Voltaire said, "Unless there be diffused among men a belief in a power to which day and night are just the same, who takes cognizance of secret as well as overt action, all law must prove inefficacious."

The history of missions is an unanswerable argument as to the efficiency of Christianity for the social elevation of the people. The civilization that follows in the wake of the church is high or low as the principles maintained by it are pure and true. The history of nations proves that they do not rise higher than the principles they gather from the life of the church. When Paris disregarded religion and closed the doors of the church, the Reign of Terror came upon her, and but for Napoleon, who restored the worship of the true God, Paris, to-day, might have a history similar to others that

forgot God. The social blessings which we are enjoying to-day put an obligation upon us to give to the support of the church to the limit of our ability.

The value of the church of Jesus Christ to commerce or business is of such importance that we are under obligations to sustain her. The presence of the church enhances the commercial value of the things that we possess. Property is always of greater value in Christian lands than in non-Christian lands. It is claimed by good authority that the intrinsic value of soil in some heathen lands is greater than in America, but the poorest acre in the United States is worth more than five of the richest in Turkey. Why this difference in value? Christianity has developed such principles and government as give protection, while in Turkey men are continually exposed to lawlessness, confiscation, and death. What would one give for a house and lot in a town where there is no Sabbath, or Bible, or public sanctuary, with the assurance that there never would be? It is the influence emanating from the church that produces economic conditions that are wholesome and inviting.

The influence of the church tends to economy. It costs more to care for the results of sin and vice than it does for virtue. It costs more to convict a criminal than it does to lead him in right paths. Statistics fully show that the principles of righteousness inculcated by the church cost much less than the crime they prevent. What one gives to the building up of such institutions redounds to the lessening of other expenses. It is evident that, from a mere economical standpoint, the church has a claim upon our resources.

But the giving of the disciples of Jesus should rest upon a much higher and holier basis than this. Our Lord well knew what an influence giving would have upon the lives of his disciples! He knew how hard it would be for many to use for the sake of others that which meant so much sacrifice to them. Hence he placed cheerful, liberal giving among the graces which one should earnestly cultivate. Our selfishness has caused us to foster the idea that Jesus is so absorbed with our spiritual and eternal welfare that he takes no thought as to how we worship him with our substance. A brief study of the Gospels will plainly reveal the opposite and show the importance that Jesus placed on the right use of our substance.

SUPPORTING THE LOCAL CHURCH.

Many realize that they are under obligations to the Lord to use their substance for the work of the kingdom, but they feel that they are free to use their funds where and how they choose. They do not understand how or why they should be obligated to a local church. In shedding light upon this very important question, there is space to give only a few of the many reasons that suggest themselves as to why we should make our offerings through the local church. Among those most important are:

First. Because we have chosen this church as that portion of the household of faith to which our lives are to be given; or God, through the power of the Holy Spirit and the agency of this church, called us to a

knowledge of the truth, and through her agency we have been led into heirship of God, and joint heirship with Jesus Christ, and into an inheritance which so far surpasses anything that we have to give him, that we should feel highly honored to lay upon her altar of our earthly substance in such proportions as will cause her to be a joy in the earth, and enable her to pass on to others the tidings of the same blessed joy and privileges.

Second. We pledged to her our loyalty and support when we were accepted into her fellowship. We are now a part of this organization and are so regarded by all those who know of our relation; her humiliation and failure will mean our humiliation. If her obligations are unpaid, her honesty and honor are compromised. If we withhold our support she will fail to meet the requirements upon her in the community and the world at large. In so far as we have brought this upon the church we are responsible.

Third. The benevolent institutions of the denomination depend on her membership for their existence. The institutions of learning and the agencies for extending the work in general can accomplish their purpose, serve the needs of this generation, and meet the requirements resting upon them, only as they are provided with the necessary funds. If these funds do not come from the membership there is no source from which they can come.

Fourth. It will save the church from adopting secondary and worldly methods for raising money. If all who have taken upon themselves the vows of the church would adopt the scriptural standard of contributing to

the work of the kingdom, all questionable and humiliating methods would be eliminated. John Wanamaker says: "Eighty per cent. of the churches are able to care for the interests of the kingdom and pay their pastors a good living salary, and will do so when the slipshod, spasmodic ways of raising money, such as fairs, festivals, and suppers are given up, and the church puts her finances on a business and scriptural basis, holding her members to an honest fulfillment of their vows as to giving." These methods are used, not because men feel that they are an advantage, but because of the imperative need of funds. Think you, that He, who is the possessor of heaven and earth, who owns the cattle upon the thousand hills, and in whose right are all the treasures of the earth, needs such devices for the financing of his kingdom? We are greatly to blame if we fail to keep God's requirements as to giving before the people. We have erred, in that we have allowed many of our members to believe that they can consecrate themselves to Him without consecrating their substance to his service.

No sympathy should be given to the common excuse that people do not have the money. They have it in abundance and are lavishing it upon things that minister to their pleasure. God has given to the church all the wealth she needs for the task committed to her. I fear some of her members are like the agents to whom were entrusted large sums of money for the relief of the famine sufferers in India. They were given large sums of money to feed the starving, but they proved untrue and kept the money for themselves, while hundreds of

starving creatures died under their eyes. God has placed in the hands of those whom he has called into his church, wealth sufficient to give the Bread of Life to every spiritually starving soul. Shall we keep it for ourselves? Shall we spend it for our own pleasure and let the many millions for whom Christ died perish for the want of the Bread of Life?

Fifth. Giving through the local church is better than haphazard giving. The danger of our gifts being devoted to doubtful use is much less, for usually all these interests are managed by a careful, conscientious corps of workers who feel doubly responsible for every cent that passes through their hands.

All sorts of applications come to a generous soul. Among these are many from impostors. Many give indiscriminately and do not take time to investigate, so that when real need comes they have but little to give. I do not say that a Christian should not respond to any of these appeals, but I do say, that as a Christian steward, he should exercise care and be sure that he is not wasting his Lord's money. One can waste the Lord's money in this way just as much as by useless expenditure. We are less liable to do this if we make our offerings through the regular channels of the church.

The prayer that Andrew Murray gives in his little tract on "Money Giving," should be offered by all. "Blessed Lord Jesus! Teach and keep us, that, like Barnabas, we may lay our money all at Thy feet, and hold it all at Thy disposal. Teach and keep us, that, like Peter, we may rejoice in the poverty that teaches us to prove

our trust in the power of Thy Spirit. Teach and keep us, lest, like Ananias, our profession of living entirely for Thee be belied by our giving. Teach and keep us, lest, like Simon, we think the gifts of God or power over men can be obtained by money."

CHAPTER II.

THE OFFICIAL BOARD

THE official board is the organization in the local church to which we must look for the management of the finances of the congregation. Upon this body will rest largely her financial success or failure. How to supply the necessary funds for the work of the church is important and often perplexing. If the financial work of the church is to be a success, her faithful servants will have a great amount of thankless labor to perform.

Those most deeply interested are fully realizing that the old haphazard ways of financing the church will not meet the enlarged opportunities and responsibilities placed upon her. Experience has taught that the church which systematizes her activities is the most successful. Many churches have awakened to this fact and are moving along very encouragingly in other particulars, but are found limping here.

BETTER TIMES.

There are, however, better times just ahead for our church officers, if they will but give a little time to investigate the system of finance that is now so successfully taking the place of the old in many of our churches. Churches everywhere have been compelled to grapple with this problem. The elements that enter into the

problem are much the same everywhere. It will devolve upon the official board to create such conditions as will help to solve the problem. Our financial failures have led to the developing of various schemes and plans to meet the conditions. Some of these have served for a time, but have not solved the problem. We do not claim to have a perfect system to recommend, but it is the universal experience of churches which have carefully worked it out, that there is none better or that comes nearer to the scriptural idea than that which is recommended in this little volume.

The method suggested is natural, simple, and feasible, involving but slight expense and little machinery. It is adaptable in a modified form to all classes and in every church. Give it a trial and you will be sure to continue it. You will in a very short time see its wholesome and beneficial effects on your entire church life. This is the testimony of churches that have been using it.

IT WORKS.

We are not presenting to you a theory, but a system that has been adopted in thousands of churches and has proved very beneficial. Where carefully worked it is relieving the officials of much anxiety and perplexity, and is turning thousands of dollars to the treasury of the church. Personally I know of a church of two hundred members of very ordinary financial ability, who, for the past five years by the using of the system here recommended, have been able to pay their pastor an average salary of \$1,350, have provided for all their current expenses,

paid to the conference their assessments in full, and have given for missions a little over \$1,000 per year. In addition to this they liquidated a debt of \$2,000 against their church property, besides putting on it \$500 in repairs. This can be repeated in any church if the system of finances recommended in this little volume is adopted.

*Success in church work depends in a much larger degree than many wish to allow on the method used. John R. Mott says, "The reason so many churches accomplish so little for the world's evangelization is because they have no adequate plan, and because they have not enlisted the men combining business sense with missionary spirit." The reason we have so many struggling churches is because we do not put the same business principles into our church management that we employ in our other affairs. Methods that succeed in the commercial world are the result of well-thought-out plans. The underlying principles are set before the church in the Book that is to be her guide in every act and thought, and they are simple, comprehensive, and practicable.

THE REQUISITE FOR SUCCESS.

It is absolutely necessary that those who have charge of the finances of the church fully comprehend that the church, in order to accomplish her task, must have an adequate income, the securing of which devolves largely on the persons selected by the church to do this work. The officials should fully realize that with the office to which they have been elected go, not only the honor, but

also the responsibility of the faithful discharge of the duties of the office. Much of the failure of the work of the church can be ascribed to the non-recognition of this fact. Especially is this true of the financial work.

The officers of the church should see that the same thoughtful care and workable business methods enter into the management of the church as into their own business. Until they see the importance of this and put it into practice, their church finances will suffer. The officers should interest themselves in the financial success of the church. They should see that her financial interests are presented to the people in a businesslike way, and that systematic methods are used in procuring the necessary funds for the work of the church. The old haphazard way of quarterly or annual payments will no longer do. A more up-to-date plan is necessary. The plan that will more nearly meet the demands of to-day is that of the New Testament, of laying aside on the first day of the week as the Lord has prospered us.

The members of the board themselves should, first of all, adopt the method of giving which they desire to recommend. It is time and energy wasted for any official board to seek to introduce among the people a plan or principle of giving which they do not themselves heartily endorse by practice.

They should patiently plan, wait, and pray for the success of the system recommended. No work of great value was ever achieved in a day, especially a work that has set over against it the combined opposition of our individual prejudice, selfishness, and the arch-enemy of

the church, who well knows that when the church of Jesus Christ comes to this orderly plan of giving, the powers of darkness must give way. They should not be discouraged if the plan at first meets with little favor. It is not a plan of Satan's liking and will undoubtedly meet with his opposition.

THE PASTOR AND THE OFFICIAL BOARD.

The pastor's relation to the official board is a unique one, and is more important to the financial welfare of the congregation than many pastors and some official boards are willing to admit. Especially is this true in the smaller churches. In many of the churches the officials are changed so often that they are not acquainted with the work in its entirety as they should be. Many are so full of their own affairs that they give no time to planning for the work of the church, and consequently when they meet for business they lack ideas and methods for the handling of the finances of the church and yet are ready for some well-thought-out suggestions from a leader, even if they are such as to lay some burden on them. The majority of the men of the church do not shrink from the tasks put upon them if they are feasible. They hesitate to go forward if it means futile effort. The first thing to be done in many churches is to overcome the feeling of hopelessness that is paralyzing those who are responsible for the finances. They need to be encouraged by information as to what other churches with similar or less ability are doing. A young pastor's experience is suggestive. He says:

"I accepted a church of three hundred members. Before I reached my new charge, three of the richest men died and the mainstay of the church moved to a distant city. These men had for years been accustomed to make up the deficit in the pastor's salary at the end of the year. They had gone, and practically all their financial support. A more discouraged official board no pastor ever faced than I did a few nights after reaching my new field of labor. When I was called they had depended for liberal aid from the brother who subsequently decided to move from the city. There seemed to be a settled conviction that a serious blunder had been made, and that the church could not support a preacher with a family.

"*'Brethren,'* I said, *'there are still two hundred and ninety-eight members in our church and there is not a pauper among them. It is true that a large majority of this number are women and children, but I have a plan to propose that will enable the women and children to support your pastor.'* I outlined the envelope plan. With a single exception the board was of the unanimous opinion that, however well the plan might work elsewhere, it would never work in this church. There was one aggressive young business man on the board who saw the point, caught my enthusiasm, and became an invaluable ally. The outcome of the matter was that they consented under protest to adopt the plan, I agreeing to bear all the expense incurred in securing the supplies. That fifteen or twenty dollars paid the largest returns of any investment I ever made. At the end of the most

successful year that church had ever known in its history, the amount was paid back to me with compound interest."

THE STEWARDS.

The duties of the stewards laid down in the Book of Discipline are plain, but possibly do not cover the needs of the system as it is now being worked. The duties there outlined concern only the collecting of the funds. There is work that must be attended to in advance of this. In small churches it is possible that a wisely selected class and general steward, with the pastor and chairman of the missionary or benevolent committee, will be all the solicitors need adequately to care for the finances.

A FINANCE COMMITTEE.

In a large church it will be well to appoint a finance committee. This committee should be wisely chosen, making either the general steward or the church treasurer the chairman. The class stewards, the chairman of the missionary committee of the local church, the chairman of the benevolent committee, the pastor, and possibly a representative from each department of the church should constitute this committee, and to them should be assigned the entire charge of operating the finances. They should arrange for the securing of the pledges and the collecting of the same. This committee stands between the official board and the membership, and needs, first of all, to set the example of an enthusiastic interest in the work. Often the majority of the

membership is indifferent because of the careless manner in which the work is done.

KEEP THE CONGREGATION INFORMED.

The membership must be kept informed if they are to be enlisted heartily in the work of the church. The treasurer can greatly help by giving to each member a quarterly statement of his standing, as well as a financial report of the congregation, showing receipts, disbursements, deficit, or balance, as the case may be. This will add much to the interest and enlist many who ordinarily do not pay any attention to the financial workings of the church.

An interest can be awakened by having an occasional congregational meeting at which the finances as well as the financial plan for the year may be discussed. It will be helpful and of great advantage if the plan is carefully thought over and thoroughly canvassed by the official board and by them adopted before bringing it to the congregation. At the congregational meeting the entire plan is submitted for the approval of the members, giving ample opportunity for questions and discussion. Many pastors from whom we have reports, who have been succeeding in working better systems of finance, find that this is the most helpful, practical way of enlisting the people. Certainly nothing will be gained by keeping from the people the financial condition of the church, or a thorough knowledge of the system. Much information may be given by sending to each member a carefully prepared letter in which the financial plan and method of working it are well outlined.

PROVIDING AGAINST DEFICIENCIES.

Many churches are embarrassed by a deficit at the end of the year, the causes for which may be various. This is one of the most perplexing problems of the official board. The old way of expecting the annual meeting to ignore all obligations remaining will no longer work; ministers, janitors, and others expect their promised salaries.

To obviate this deficiency, be sure to fix the budget sufficiently large to cover the expenses of the church. Do not stop until the entire expense is provided for.

THE OFFICIAL BOARD AND BENEVOLENCES.

The official board should supervise the raising of the benevolences. They should see to it that every member of the church is given an opportunity to make a subscription to the benevolent interests of the denomination to be paid weekly, or monthly at least. The church can not succeed by allowing these great interests of the kingdom to depend on the amounts that individuals will feel inclined to give in a single offering. It will be readily seen that, should local conditions be unfavorable, or the appointed day be stormy, many who are able and possibly willing to aid, will not be at church at all. If the address of the occasion should fail to stir or develop sympathy, the great interest suffers. If we should put the benevolences of the church on the Bible basis, our general secretaries would not have to beg like little children for money to carry on the work of the departments entrusted to them.

It is sadly true that while the church is increasing in riches, it is not increasing in its gifts per capita to the benevolences of the church. There may be many reasons for this, but one or two that are prevalent may be mentioned:

First. Many ministers and officials are entirely indifferent.

Second. Our methods for providing for these interests are wrong and wholly inadequate for the expression of the ability and willingness of the congregation. I personally know of one of our churches of one hundred members which gave an average of seventy-five cents per member under one pastor; another came, and they did not give a single dollar. This would not have happened if the official members had been interested in operating the raising of the benevolences of the church. I have in mind a church which gave \$350 per year for missions under one pastor; another pastor came who enlisted the members of the board in the benevolent interests of the denomination, and before six months passed they had more than \$2,500 subscribed for missions. We are confident that if the official board of the church will join the pastor they can organize the work so that it will result in an increased interest and a better method on the part of the church for the financing of these interests. By all means let there be a system—it will be as valuable in raising the benevolences of the church as in any other work.

CHAPTER III.

THE ENVELOPE SYSTEM

THE supporting of the local church in many places is a serious problem. The difficulty lies largely in the method, or rather in the lack of method used in enlisting the membership in paying. In many congregations the majority do absolutely nothing, or pay so little that they never feel it, nor become interested in the work of the church. This is absolutely wrong. The method used has permitted many to believe that they are under no obligation financially, although they expect to enjoy the advantages and privileges of the church. These same persons will join other organizations such as fraternities, where they will have a good stiff admission fee to pay with large monthly dues thereafter, and they respond cheerfully, accepting the system in vogue.

Often we charge our people with a spirit of illiberality, when it is not so much a question of liberality as of system. There is lacking some workable system by which their liberality may be expressed.

SYSTEM IN GIVING.

By systematic giving is meant giving according to a plan or system. The teachings of Paul clearly set this forth as the New Testament plan of church support. In I. Corinthians 9:7-14, the apostle mentions the *method*

of ministerial support. He says, "Know ye not, that they who minister about sacred things, eat of the things of the temple, and they who wait upon the altar have their portion with the altar? Even so did the Lord ordain that they who proclaim the gospel should live of the gospel." Those who are acquainted with the gifts of the altar remember that they were the tithes and freewill offerings of the people. Paul declares that Jesus taught that the New Testament minister was to live from these same offerings. The *manner* for providing for benevolences is clearly set forth in I. Corinthians 16:1, 2, where the apostle says: "As I gave orders to the churches of Galatia, so also do ye, Upon the first day of the week, let each one of you lay by him in store, as he may prosper, that no collections be made when I come."

THE PLAN SUGGESTED.

The plan suggested is the carrying out of this simple New Testament requirement of an offering week by week. There are agencies which, if introduced, will simplify and aid in doing this. The method which is giving the greatest satisfaction and is most effectual in carrying forward this New Testament standard of church support, is that of the *envelope system on the weekly basis plan*. While in some sections of the church the use of envelopes has proven unsatisfactory, it is because they have not been adjusted to meet the needs of the system.

THE ENVELOPE RECOMMENDED.

The envelope system recommended for the financing of the church is to provide each member with a package

of fifty-two envelopes, numbered and dated to correspond with each Sunday of the year. The following is a sample:

No. 45

FEB. 13, 1910

Church of the United Brethren in Christ

GREENSBURG, PA.

WEEKLY OFFERING.

For Current Expenses	For Missions	
Amount \$.....	Home.....	Foreign.....

"Let each one of you (Individually) lay by him in store upon the first day of the week (Systematically) as he may prosper." (Proportionately) I Cor. 16:2.

This is not an untried scheme of restless, energetic leaders in church affairs. It is the most practical, simple, and successful plan that has yet been operated. It has been in use long enough to have passed its experimental stage, and has proven its real worth. This plan is easily understood and worked, and is universally applicable in some of its modified forms.

I do not wish to seem extravagant, but the envelope system here recommended is so simple and practical that, when properly worked, it meets all the requirements that are known to exist for a successful financial system. It is not to be expected that a mere system will convert niggardliness into generosity, but it does all that can be expected in facilitating the contributions of the congre-

gation. This will be readily seen when we examine the basis on which it rests.

WHY USE THE ENVELOPE SYSTEM?

Because it is the best. Some years ago, the *Church Economist*, under the direction of Mr. Henry R. Elliott, made a thorough investigation of the various systems of raising church finances. It found a number of good plans, but the one that gave the greatest satisfaction was that of the envelope system here recommended. In the investigation a set of inquiries was sent out to the representative churches of all denominations in various parts of the country, inquiring about the acceptability and effect on receipts; also, the rate of subscription to the membership, etc. From the tabulated returns and extracts culled from the remarks, one is readily convinced of the efficiency of the system. The most recent returns we have in this office from the churches in which it has had a fair test, fully warrant the statement that it is the best, and will work a complete transformation in the finances of the church where it is given a fair trial. It can hardly be said that the system has had a fair trial with the church at large, as there are so few who have worked it out in its details.

Mr. Elliott, in speaking of the system some six years ago, said: "The principle is sound and the results are substantial. I had occasion some time ago to study its operation in some two hundred churches. All gained in receipts, and the lowest rate of increase in income, leaving out a few abnormal cases, was about forty per cent.

In many cases the receipts were doubled . . . In this system giving is lifted above spasms and whims, and is independent of the weather, the seasons, and the state of our health. It teaches one to deal in the large with Christian stewardship, and soon inspires a wholesome contempt for claptrap and trickery in church support. . . . It can be relied upon. As a rule, wherever tried it succeeds, because it is based upon the almost universal business scheme of small, regular payments at frequent intervals. In the use of the system we are applying to church finances the most familiar principles of secular income. The wage-earner is insistent upon weekly payments. Commercial interests are adjusting their business on this basis. Why should the support of the Gospel be left to the passing emotions, or haphazard, do-as-you-please methods?"

THE ADVANTAGES OF THIS SYSTEM.

This is the ideal system, for it associates the offering of the individual with his worship, and if it is freely stimulated and directed from the pulpit, it will relieve the financing of the church from all semblance to a burden.

This system broadens the base of supply, it appeals to the responsive heart. It gives a training in the habits of systematic giving the results of which, in money, may not be reckoned at once, but are sure to be marked. It brings one in spirit to the fellowship and communion of the apostolic method of church support. It develops the church to such a standard that she will be able to carry out the objectives of the various benevolent

societies in the tasks they have undertaken in the work of the kingdom. It will lead to a larger number of proportionate givers.

It affords an excellent opportunity for the poor to give their mite without having it held in contrast with the gifts of those who have been able to give more generously. It will greatly add to the true spirit of giving, for under this system, A will not give because B does, or give to outdo C, or give that his name may be seen at the head of the list to be seen of men; Jesus said of giving to be seen of men, that when men see the gift, "verily they have their reward."

This system will gather and consecrate the small gifts from the many and the large gifts from the few, and will lead to a more fairly proportionate giving on the part of the Christians of large means. It will cause all more carefully to weigh their giving to the Lord's treasury. Money for benevolences as well as current expenses will be had when needed. The church will not be embarrassed by debt. The pastor's salary will be paid and increased to such an extent that many who turn aside from the ministry because of the meager support, will be saved to the work of the ministry and the church; and, best of all, the spiritual life of the church will be greatly strengthened.

This system gathers the small gifts from the many and swells them into a large volume, for nine persons out of every ten find it easier to give twenty-five cents a week than to give thirteen dollars a year. It will be easier to give one dollar every week than to give thirteen once a

quarter, or fifty-two dollars at one time. By the present system the few give and not the many. What the church needs to-day is to keep the small rills of benevolences flowing in order that the large stream may take on larger proportions. The Roman Catholic Church builds its large cathedrals and maintains its large charities by the gifts of working men and servant girls. While with them the demands are often oppressive, yet the principle is correct. Those, who by a small gift week by week would give a nice sum in a year, would shrink from putting down their names for a small sum to be paid at one collection. Under the New Testament system every one is expected to give. The teachings of Jesus on this subject are very plain. The parables of the talents and the pounds were used by Jesus to show that God expects from every one of us a direct and personal return according to the amount of his property. I fear that when we speak of devoting our "talents" to the Lord, we do not take the literal meaning of the word. *It means money.* There are so few professed Christians to-day who have any plan in their giving.

This system will save one from giving under impulse, or under excitement, or when he merely feels like it. The apostle in his instructions to the churches of Galatia and Corinth commands the adoption of systematic, business-like principles. Paley says, "I understand Paul to be here recommending the very thing that is wanting in so many men to-day—that of being charitable upon a plan."

It will afford an excellent opportunity for the developing of the true spirit of giving in children. Under this

system of every member giving in place of the father making the offering for the entire family, it will be divided among the members, thereby developing in the life of the boys and girls a habit which will be a blessing in coming years.

Under this system contributors can and do give more largely to the work of the church with the least possible strain upon their purses. The children of this world fully realize the advantages of this system. Industrial insurance companies are protecting thousands of people by the weekly or monthly payment plan, who could carry no protection whatever if the entire policy had to be paid in a single payment. Great house-furnishers have adopted the policy of the weekly payment because they have learned that many families can furnish their homes on this basis who could not do so under any other plan.

It will save the congregation from that dreadful

“AGONY DAY.”

Most of the churches have special days. There is one that rightly can be called “Agony Day.” It is the day near the close of the year when the treasurer makes his report showing an embarrassing deficiency, and when the pastor or some other official gets out the blackboard, or by some other agonizing scheme tries to get the people to make up the deficiency. This I am sure the reader will agree is no misnomer for this day, if you have ever passed through the ordeal. One thing that adds to the outrage of the occasion is, that the persons who have been faith-

ful and the most liberal in giving, are the ones who have to meet the deficiency. Happy the church, indeed, which does not know of such experiences. Happier still, the pastor and official members who have been blessed with a system that saved the treasurer and officials from these days of agony when the bills come in and there are no funds with which to meet them. What we are anxious for is to introduce a system that will prevent Agony Sunday. This plan, if carried out, will not only relieve the church of this miserable day, but will relieve the treasurer, stewards, and officials of oft-repeated embarrassment because of the failure of the method now in vogue.

QUICKENED LIFE.

It will enable home mission churches to become self-supporting, and the church more speedily to give the whole Gospel to the whole world, and best of all, the spiritual life of the church will be greatly quickened and strengthened. There will be a consecration of possessions to God for the service of the church and our fellows that will lead many professed followers of Christ to a deeper Christian experience. It will enable the church to apply the principles of Christ's teachings to the social problems of our day. Thousands of working men are standing aloof from the church because they think that her membership is as selfish as others and will readily stoop to questionable methods if it will only swell their fortunes.

It will bring us into such vital and frequent fellowship with God that we shall see the work of the kingdom through his eyes. We shall soon be so moved by the

want and woe of mankind that we shall find it easy to give, and correspondingly hard to keep from giving. By this system of giving we shall soon find ourselves sharing in the travail of the Son of God, and crying, "Lo, I come to do thy will, O God."

CHAPTER IV.

WORKING THE PLAN

THE envelope system will not run itself. It will not guarantee a full treasury, but it will keep the treasury from being empty if it is worked. The first step to successful operation is

ORGANIZATION.

Organization is putting new life into almost every department of the aggressive church of to-day. The exception in the organization of her activities, if there be any, is in the finances. Churches that are enterprising in other lines of activity are found limping here! We ha'il with delight the revolution in the financial policies of many of our local churches. Experience is teaching that careful organization lends much to the success of the proposed financial system. The persons through whom this system is to be introduced are the regular officials of the church, but they must organize and plan the work if it is to be a success. The first step necessary after the official board has settled upon a plan is the fixing of a

BUDGET.

The pastor and proper officials should meet and make up a budget of all the expenses for the year, including pastor's salary, presiding elder's salary, music, fuel, light,

janitor's service, interest, repairs, and other items of expense. To this should be added at least five per cent. to cover any shrinkage in subscriptions. After the budget is fixed it should be brought before the congregation to be considered and adopted by formal action.

Many churches desire but a single budget for all their financial interests. The local committee on home and foreign missions should have their goal set and present it to the finance committee or the official board at their regular meeting. This committee or official board should approve or amend this report, and with the other have it submitted to the congregation for their approval. The total budget is to be reduced to a weekly basis, and provision made for the same according to the plans that shall be adopted by the financial board of the church.

SECURE A PLEDGE.

There are a number of items that enter into the operation of a financial system that dare not be overlooked or disregarded if the system is to prove successful. Among these I place first, the securing from each member an annual pledge, on the weekly basis, of such an amount as will be an equitable portion of his share of the budget of the church. This is of vital importance for the successful carrying out of this plan. If a member can give but one penny a week, he should be led to coöperate in the system.

The pledge is essential because there are so many individuals who will be very careless unless their obligation is emphasized. Each member should be made to feel that

when he entered the church he obligated himself to do just what is now asked of him—to contribute to the support of the Gospel as the Lord has prospered him.

WAYS THAT WIN.

A plan that has worked with great success in some places is for the pastor or general steward to invite ten or more of the key men of the church to his home as a committee. This committee takes up the various causes which the church is to support, fixes the amount of the budget, then divides the membership of the church into as many classes or groups as necessary, and at the beginning of the year each one of the committee makes a canvass of every member in his class, calling to his assistance one or more helpers if necessary. One church says this plan has resulted in the doubling of its benevolences in two years.

The following plan has proven a success: Give to each of ten stewards of a church, say, of five hundred members, a list of fifty persons for whom he is responsible. Let each of these ten have five individual subordinates; these may be men, women, or young people who will each have nine people for whom he is responsible. The general steward will do his work through his captains of fifties, and the captains of fifties through their lieutenants. In this way the entire membership will be in close touch with the work. The same plan can be followed out in a larger or smaller church by simply increasing or decreasing the captains over fifties, or one hundreds if preferable. There will be a double advantage in this—it will bring into close touch and keep inter-

ested and cause to share in the responsibility of the church a large number of persons. It will aid, further, in developing and bringing to the front individuals for the management of these interests who otherwise might have been allowed to lie dormant, and the church thereby lose their tact and ability in this particular.

Another plan that has worked most admirably is the following: The finance committee estimated the expense for the year, then apportioned the amount among the members, printed an apportionment-sheet explaining the plan, giving a list of the members, and the amount of the apportionment of each. On a certain day the lists were distributed, the people were given time to read them over, and then the meeting was turned into a round table service, and it resulted in one of the best and most enthusiastic services of the year—not a dissenting voice was raised to this apportioning and many good words were spoken. This was followed up by a complete financial statement once a quarter or as often as the board thought necessary. The people are more and more pleased with the system and would not think of going back to the old hit-or-miss plan.

A PASTOR WHO LED THE WAY.

A church in which the usual plan of quarterly collections and settlements was in vogue was revolutionized by a pastor who had a vision of the church's possibilities. In this church the finances were in a deplorable condition. The pastor's salary was unpaid, janitor fees, light and fuel bills were pressing, and everything

financial was out of joint and discouragement reigned. This tactful pastor discovered that not more than one-half of the membership whose names were on the roll were contributing anything, and but a few of those who did contribute, gave any stated sum. He determined upon financial reform at once. With the approval of the quarterly conference he visited every member whose name was on the roll of the church—old and young, male and female, rich and poor—and secured his or her voluntary pledge to contribute a fixed sum weekly to the support of the church. Not a single member in the entire congregation refused to pledge a larger or smaller amount. Of course, the pastor used his kindly offices to secure as large a pledge as the circumstances of each case would justify. This canvass being completed, a series of envelopes for a full quarter were put into the hands of every contributor. On the front of the envelopes was written his name, the amount of the weekly pledge, and the date successively of the Sundays of the quarter, with the instructions to enclose in each the amount of the weekly offering and drop it into the contribution box when the collection was taken. Of course the series of envelopes must be renewed each quarter. We would suggest the use of the envelope recommended by the commission—sufficient in a carton for each Sunday in the year.

Another pastor tells how the finances in his church were revolutionized. He says: "We prepared a carefully worded card on which the board placed the name and the amount they hoped the member would be able to con-

tribute to the budget, week by week, during the year; at the same time stating that if the amount indicated was not satisfactory, he should feel free to either increase or diminish it. A coupon was attached to each card for that purpose, silence on the part of the member being regarded as an acceptance of the apportionment."

"When the board met to make the apportionment and we came to the first family represented by its head, who was on the board, there was a halt. 'Why, I always contribute,' said the brother, 'for my wife and children. What is the use of assessing them?' Perhaps twenty minutes were spent as I presented my argument and showed that the beauty of the system was that it reached every member—that the children needed to be trained in giving, as in other graces, etc. The apportionment was made and so on through the list. I insisted that the apportionment be made on a weekly basis. Instead of assessing a brother ten dollars a year, I made it twenty cents a week. 'Why,' he said, 'I can pay more than twenty cents a week.' Why, of course you can, and you will do it, too. How much shall we make it? 'Fifty cents,' was the answer."

"With the apportionment card was sent a circular letter setting forth the plan, emphasizing its scripturalness, and urging the coöperation of every member. A package of fifty-two envelopes, numbered and dated for each Sunday in the year, was supplied each member. The immediate result was most gratifying. Not only did a sum sufficient to meet all demands come in, but there was a quickening of interest in all the work of the church.

There was a rapid growth of the congregation and in five months we were in the midst of the most gracious revival the church had known for forty years."

Doctor Strong says: "Any church can do much if it will do it. The thing that succeeds in one place and fails in another is more because of the man than the plan."

SUGGESTED FORMS.

A letter something like the following will be found helpful in introducing this system.

To the Members of U. B. Church:

We are anxious to introduce into our local church a system of finance that will more adequately meet the demands of our local congregation. Your board of stewards and finance committee have been carefully considering systems that are in use and succeeding in various churches. For our local needs we have decided that the following will be the most practical, namely, that of budgeting the entire expense of the local congregation which is explained in the following statement:

After careful consideration we have concluded that the expenses of our church will be about \$. for the year; divided as follows: Minister's salary, \$.; music, \$.; fuel, light, water, supplies, \$.; janitor, \$.; sundries, \$.; insurance, \$.; total, \$.

In the plan which we are seeking to introduce there are many advantages which we are sure will meet with your hearty approval. The system has this strong argu-

ment in its favor, it reaches every member and invites him to share the responsibility of our church support and management.

We most earnestly solicit every member prayerfully to consider the obligation of the church to the various needs, and after prayerful, thoughtful consideration, make a weekly pledge of such an amount as will be his equitable share, according to his ability, of the entire amount that is to be raised. The pledge is to be paid weekly, if possible, through the envelopes furnished for that purpose.

We have taken honest pride as a church in paying our bills promptly, and it is important that we continue this practice. This can be done only as the membership responds to the plan outlined and suggested. We trust that each one will bring his offering to the church, and if for any reason he is unable to do so, will make up the deficiency at the very earliest possible date.

In this system every member will be known by a number. Your number on the church record will be the same as the one on the carton of envelopes that will be handed to you. You will therefore remember that to have credit for your offering, it should be placed in the envelope bearing your number. Money dropped in the basket loose will not be credited to any one. A quarterly statement will be sent to each member showing his financial standing as indicated on the treasurer's record.

Thanking you for your liberal coöperation in the past, and trusting that this new system will meet with your hearty approval, and that the year to come may surpass

any former year in our church history in spiritual and financial results, we are,

Faithfully,

YOUR FINANCE COMMITTEE.

QUARTERLY STATEMENT.

We are very grateful for your coöperation in the work of our beloved church, and are confident you will be glad to know the following facts for the quarter ending.....

<i>Receipts.</i>	<i>Expenditures.</i>
Pledges \$.....	Salaries \$.....
Collections \$.....	Light and Fuel \$.....
Individual Gifts \$.....	Repairs \$.....
Balance and	Incidentals \$.....
Carried Over \$.....	
<hr/>	<hr/>
Total, \$.....	Total, \$.....

We now have a deficit of \$.....

We now have a balance of \$.....

Your pledge was.....\$.....

You have paid this quarter \$.....

Total paid this year\$.....

(Signed)

.....

Financial Secretary.

PRAYER.

Rev. C. H. Yatman says, "Every church has as much right to pray for gold as for grace." Two things at least

are necessary to carry on Christian work, gold and grace, and God will give both if you ask him in the right way. To get grace we go direct to God and it is given us by Jesus Christ through the Holy Spirit. This is the way to get grace—with gold it is different. You go to God for it, and he gives it by his providence and people. A great many people never pray for gold in their Christian work. This is wrong. Men think they own the purse and hold the strings, but Haggai 2:8, says not so. A spiritual church will never lack funds. Now, to raise the money for any needed work you first find what the Bible says about temporal blessings. Search out the promises that bear that way. Mark the words of the Book which speak about giving. (Prov. 2:24, 25; Ex. 25 and 35; II. Cor. 9:6, 7; Luke 6:38, and many more). See what stress God lays upon provisions for the carrying on of his work. Paul's great "Resurrection Chapter," is followed immediately by these words, "Now, concerning the collection."

If the congregation is to be thoroughly aroused and developed in the Bible method of giving, and if we are to have the Holy Spirit's direction in our church finances, more time must be given to prayer for these interests. Prayer as an essential in the financial management of the church is all too frequently overlooked. In many cases where a financial crisis is confronted, the church resorts to schemes, and frequently to questionable methods of raising money, but scarcely ever are the people called upon to lay their needs before God. It would be well in developing the church in the Bible method of finance to

have an occasional stewardship prayer-meeting, when the entire membership of the church might call upon God for his guidance in the financial department of the work. If this were more frequently resorted to, our financial difficulties would be much fewer. John R. Mott says, "If we made the obtaining of funds as much the subject of prayer as we are in the habit of making it a subject of discussion and planning, we would have all the money we need for the carrying on of the work." If this statement is true, we surely have the key to the situation in our own hands. It is extremely important that the church frequently call upon the Lord that she may be divinely directed in her financial plans. To change the unconscious selfishness in the many indifferent church members, means a new conversion. To make genuine Christian stewards of men and women—stewards who will work in partnership with God and pay as he prospers them, and prayerfully use their substance for the advancing of the kingdom of Jesus Christ, implies a divine transformation. This can never be effected by anything but the Spirit of God. Much prayer will be necessary on the part of those who have this work in hand.

REMINDING DELINQUENTS.

If the pledge is unpaid after a reasonable time of waiting, the individual should be visited by the committee who has this in charge. The matter of plans that will work without friction in this particular is difficult in the extreme. All that some people need is to be reminded of their pledges and they will pay them. Statements by mail may serve this purpose.

A SUCCESSFUL PLAN.

One gives the following plan which he says reduced the unpaid pledges to about one and one-half per cent. of the entire amount pledged. About twice a year a statement of the financial condition of the church and of each member was made. The name of each member was published, and running side by side with the names were three columns with headings:

<i>Name.</i>	<i>Wkly. Pledge.</i>	<i>Amt. Pd.</i>	<i>Amt. Duc.</i>
John Davis	\$0.25	\$ 5.50	\$1.00
Jane Smith50	13.00	
James Brown10		2.60

It might be well for the first statement to put the numbers as they appear on the treasurer's book in place of the names. With the statement a report of the church treasurer, showing receipts, disbursements, deficit or balance, should go without fail. This gives the membership of the church the information they should have. These statements could be sent by mail to each member.

A drastic reminder that the writer has known of is to post the names of delinquents in the vestibule where all who pass may read. Such a plan may be too severe for most places, but the same plan can be carried out by putting the number of the contributor in place of the name, although this may not be quite so effective. It could be published in the church bulletin, or in a circular letter for distribution something after the form of the following:

QUARTERLY FINANCIAL STATEMENT.

Quarter Ending.....	
Amount due on pledges Sunday.....	
No. 1 Amount due	\$0.50
No. 2	
No. 3	5.00
No. 4 Overpaid	1.00
No. 5 Amount due10
No. 6	
No. 755

The vestibule plan in a modified form was used quite successfully in a church in Peru, Indiana, where the pastor had prepared a chart with places to correspond to the number of members in the church, and opposite each number were fifty-two squares where a star was placed indicating that the offering had been made for that Sunday by the individual represented by the number in the first column. This readily shows how many are contributing, also indicating to the individual bearing that number whether his contributions are up to date.

CHAPTER V.

HOW IT WORKS WHEN WORKED

IT may be difficult to outline a plan and give suggestions that will meet the conditions that exist in every locality. There must be some plan and the one suggested in some modified form will meet the requirements of any local church.

The purpose of this chapter is to give a glimpse of how others see it, and the experiences of pastors from various parts of the church, and the conditions of charges where this system has been worked.

AS PRESIDING ELDERS SEE IT.

Rev. W. E. Snyder, Corydon, Indiana:

I used the weekly system the last two years of my pastoral work and found it very successful. It took time to get it started, but it would be harder for the church now to go back to the old way. The new is scriptural, dignified, and businesslike. It is *the* thing and should be everlastingly insisted upon, though people generally will have to grow up to it.

A. C. Siddell, Superintendent of Sandusky Conference, Findlay, Ohio:

Hicksville Circuit paid their pastor \$300 and a parsonage. This year they paid their pastor \$600 and a parsonage, and I am informed that they paid the \$600

easier than the \$300, because they adopted better methods. Our ministers will receive almost \$6,000 more this year than last.

C. W. Kurtz, Superintendent of Miami Conference, Dayton, Ohio:

My observation is that wherever the budget system is used and worked, and weekly offerings are made unto the Lord for all the interests of the church, the people have a broader view of the church work, more money can be secured, and a larger number of people can meet their obligations promptly and easier than any other way.

Rev. J. A. F. King, Presiding Elder of Northern Illinois Conference:

There is no method that has proved successful under my observation save the Bible plan of tithing. That *has* proved successful in every instance where it has been practiced.

Doctor Washinger, Presiding Elder of Pennsylvania Conference:

The fields of labor reporting deficiencies of salaries, conference assessments, benevolences, and those which find it difficult to keep up with the procession, are those which have little or no system, or fail to perfect the systematic way of giving. I have observed that pastors who urge their people to give for Christ's sake, and who emphasize his rightful authority over the purses as well as the hearts of the people, make good each year. The divine rule intensely and strenuously practiced, as well as the time and measure of giving, will prove the panacea

for all our financial ills. I have learned in these years that the divine plan for doing anything is infinitely the best and safest plan for any church.

HOW IT WORKED WHERE TRIED BY PASTORS.

Rev. M. K. Richardson, Second Church, Indianapolis, Indiana:

This small mission church last year gave their pastor \$212. In September I came, and at once introduced the weekly system of giving. This year I am trying the budget system on pastor's salary, presiding elder's salary, and local expenses. I have had to make a house-to-house canvass. Thus far eighteen members are giving, but some of them only give to the pastor's salary. But on the whole the system is working, for in four months they have paid me more money than they paid in twelve months last year. I shall change the budget this fall and include everything but the new church proposition. I shall preach on each proposition separately. It is my plan to put the envelopes in every home, and if any one is absent for four Sundays, have a steward call on him and get the money.

Rev. J. W. Owen, Baltimore, Maryland, writes:

We use the duplex system—budget and envelopes. In one we put all the current expenses of the church; in the other, benevolences, including all free-will offerings, and conference assessments. We make an estimate at the beginning of the year as to how much we ought to give to each interest. This is the second year the system has

been used and it works like a charm. Last year was the first the pastor received his salary in full before going to conference, and left a balance in the treasury. This year my salary is paid in full and in advance for the first five months of the conference year. Last year we had some who did not fall in line; this year there are no kickers. Some are giving under this system who gave nothing before, and the results show that some are certainly giving more.

Rev. H. M. Miller, Pennbrook, Pennsylvania, writes:

We use the budget system and include everything and find that it works very well. My people like it and are raising more than twice as much money as previously. They say they know now that when the pastor comes to see them he is not coming for money. All our finances are up to date. I introduced it by first presenting it to the official board, and after they adopted it I presented it to the congregation. We made up a budget and made an estimate of how much each one was expected to pay, and a committee saw every member. The stewards followed up the work. We use the monthly system of giving, but next year we expect to adopt the weekly system.

Rev. G. W. Bonebrake, Danville, Illinois, has a broad conception of this plan after two years' trial. He says:

We have two budgets. 1. All incidental expenses, pastor's and presiding elder's salaries. 2. Missions. It stimulates church finances on a religious basis. I think one budget the ideal way, but we have not reached that yet. We have worked it two years and it works like a

charm. I took the matter up with my official board. We prayed over it, and they were glad to adopt it. Our stewards meet bi-monthly and look after the delinquents. Our finances are better than they have ever been. The people give more and a better spirit prevails.

Rev. M. O. McLaughlin, Omaha, Nebraska:

We include everything in the budget. All home claims as home missions and all foreign claims as foreign missions. We have used this system since the organization of the church May 24, 1908. It works well. Ours is a mission church and we adopted it from the beginning. I know of no other way to accomplish this purpose than to educate and urge God's plan. A lady who knows the inside workings of one of the largest churches in Omaha said, when I told her how much our people contributed, that there was not a member in their church who gave as much.

Rev. R. R. Rhodes, Wormleysburg, Pennsylvania:

We use the budget system because of the splendid results. We have used this system two years and it works splendidly. We introduced it by a unanimous adoption of the official board. We followed up the work by regularly appointed stewards and a lively general steward who follows up delinquents. Nearly all have increased their contributions, and their gifts exceed those of others of like financial circumstances.

Rev. G. W. Hamilton, Rosewood, Ohio:

We have used the budget system for local interests for about five years, and for conference assessments about

twenty-one years. It is by far the best plan I have found. I introduced it through the official board and then followed up the work by earnest personal effort. Those who use this system give more than formerly, and they always give more than others of similar financial circumstances.

Rev. L. W. Sanderson, Russell, Kansas:

I introduced the system first by preaching on Christian Stewardship, and God blessed us in this service. Then our finance committee estimated the expense of our church for the year and apportioned the amount among the members. We printed a finance committee apportionment-sheet explaining the plan, and giving the list of names and the amount of apportionment to each. On the day we distributed these lists we gave the people time to read them over, and turned the meeting into a round-table service, and it resulted in one of the best and most enthusiastic services of the year. Not a dissenting voice was raised, and many, many good words were spoken. We follow this work up by a complete financial statement once a quarter or as often as the board sees fit.

Rev. W. Z. Roberts, Russell, Kansas:

We have used this system for one and one-half years and it works splendidly. All the running expenses of the church, including pastor's salary, presiding elder's salary, janitor's salary, etc., have been met in full to date, and last Monday night the treasurer reported \$147.50 remaining in the treasury. The system was introduced through the official board, the board adopting it. Then we sent

out solicitors who secured pledges from members and friends of the church, to be paid weekly, and placed in each home where pledges were secured, fifty-two envelopes, one for each Sunday in the year. Some pay more than formerly, and some who paid nothing are paying ten and fifteen cents per week. Only a few have declined to pay weekly, and those who pay quarterly are not paying as much according to their ability as those paying weekly.

Rev. H. L. Snyder, Chanute, Kansas:

We include in the budget all current expenses, pastor's and presiding elder's salary, and chart assessments. We raise church erection and missionary money by free-will offerings. Missions are provided for through the Sunday-school offering sometime during the year, and church erection through an Easter offering of the Sunday school and a special offering after an address on the subject. This is the second year we have used the budget system.

Rev. W. L. Perkins, Casey, Illinois, uses this system in his Sunday school. He says: "We have two budgets—one for all local expenses and one for benevolences. We have worked the first budget three years and the other only this year. They are both successful and educational. They work well considering the time in vogue. I introduced it first to the official board, then to the church, and then to the Sunday school. I followed up the work by personal solicitation of those not giving systematically. Those using this system give more than formerly and at least double the amount that others give."

Summing up the results:

Every member of the church is made a voluntary contributor.

It equalizes the financial burdens of the church.

It increases the general interest in the church and creates a sense of participation in church affairs, and co-operation.

It serves to keep an exact record of the member's financial standing with the church; if for any cause he should be absent from the service on a Sabbath the fact is indicated by the date on his envelope, and two enclosures of the pledge amount is made on the next Sunday.

In those families where there are several children, it increases the family contribution by about one-half and eases the burden because of the additional effort of the younger members of the household to do their part. In one instance a girl of only nine years, and the youngest of a large family of children who had been received into the church, pledged five cents a week and paid it faithfully, too, out of her own earnings during the week, and gloried in doing it.

It reaches families who are accustomed to paying nothing at all. In one instance a mother and two children pledged five cents each per week, and paid it with a relish, and thus nearly eight dollars a year was secured from a family who formerly gave nothing.

It cultivates the habit of giving and a feeling of responsibility in the young and in all new converts.

It increases the attendance at the church services,

promotes good feeling, relieves the church of financial embarrassment, and opens the way to a larger and more spiritual work.

Of course there will be delinquents, but they must be promptly looked after at the end of each month. It is not the exact form of this plan which works well, or any other particular plan that we insist upon; but the system, whatever it is, shall include and enforce the responsibility of every individual member of the church, whatever his age or station, to bear his proportionate share in the support of the church and God's cause.

CHAPTER VI.

HINTS TO STEWARDS AND SOLICITORS

THE success of any financial system depends very largely on the persons who have the work in charge. The success of the one recommended by General Conference will depend very largely on the work of the stewards and solicitors.

ENTHUSIASM.

The work should be taken hold of enthusiastically. If it is handled carelessly and indifferently by those to whom it is committed, it goes without saying that those on whom they depend for the support of the policy will be indifferent.

ENLISTING THE CONGREGATION.

One of the most essential elements to success in the financial management of a congregation is the enlisting of the congregation. If the church is to perform her full duty in this particular, the entire body must be enlisted. Every member should be made to feel that when he entered the church he obligated himself to assist in bearing the financial burden of the congregation. He promised, or pledged himself to God and the church, that he would contribute to the support of the church as God had prospered him. It will be necessary occasionally to remind the membership of this covenant, and then show

them how they may be able to meet their obligations. There may be an occasional church which can succeed without the entire membership being enlisted—a rich member or two may pay most of the bills, but such a policy is very detrimental. The most successful church in every way is the coöperative church—that is, the church whose work is promoted by the small but regular gifts of the greater number of its members.

THIS IS FUNDAMENTAL

The enlisting of the membership of a church in her financial responsibilities is fundamental to the best interests of her work. The congregation should have their responsibility made very plain to them, and be made to realize that the prosperity of the church, spiritually and financially, is waiting upon a more thorough and extensive coöperation of every member in the financial system which God has ordered in his Word. It should be plainly shown that an ordinary congregation can easily support the interests of the church by a hearty coöperation and adoption of the New Testament system of giving. They should be shown that this orderly system gets more money and gets it easier, gets more people to give and gets them easier, as well as brings greater blessing to the giver and the cause given to, than any other method. The church must be awakened to the fact that this system is the only method by which we can hope adequately to finance the church of Jesus Christ and carry forward her work of giving the Gospel to all the world.

THOROUGH TRAINING.

I am persuaded that to enlist the congregation it will be necessary to give a thorough course of teaching in the fundamental principles of Christian stewardship. The masses of our church members have not been awakened to the fact that God is the absolute owner of everything, and that they are but stewards, and that what they hold is but a trust for which they will have to render an account. They do not appreciate the responsibility resting upon them in this particular. They must be led to see this before the true principle and system of giving will grip them. The pastor will be responsible, tactfully and lovingly, to give the needed information by preaching on subjects that will lead to the awakening of the church in this particular. Such subjects as "Love's Debt to God," "The Elements of a Growing Church," "The Grace of Giving," "Divine Ownership," and kindred subjects.

CHURCH AROUSED.

A certain church was aroused by a thorough campaign of education; this church advanced from \$125 to \$1,000 for benevolences with fine increase for current expenses. This campaign, covering a period of six months, included two sermons on giving (one by a neighboring minister), a sermon on the financial support of the church, five sermons and addresses on missions by visiting missionaries and others, a "Church Official Day" (the climax), when six officers used the morning service with well-thought-

out talks. Also, the new plan was discussed in several meetings of the official board, printed matter was distributed, and follow-up letters were sent to every member.

There is no better way of awakening interest and enlisting the church in her financial obligation than by bringing to the membership intelligent, workable plans for carrying forward this interest. The one system that has proven most successful is that of the weekly offering of every member both for current expenses and for general benevolences. It has been an agreeable surprise to many who are working this system, how the church responds and rallies to the call of her leaders. The results that have been obtained in other churches can be realized in yours, if you desire to introduce a workable plan.

A pastor says: "We enlisted our people by showing them what they could do. We have a church of two hundred members, and we enlisted one hundred and twenty-five, who gave as follows:

5 members	gave	\$1.00	per week or	\$260.00	per year.
20 members	gave	.50	per week or	520.00	per year.
25 members	gave	.25	per week or	325.00	per year.
20 members	gave	.15	per week or	156.00	per year.
30 members	gave	.10	per week or	156.00	per year.
25 members	gave	.05	per week or	65.00	per year.

Thus 125 members gave annually \$1,482.00

THE SOLICITORS.

The solicitor should have a conscience in this matter, and as it grips him he will see it taking hold of those he

is to lead, and upon whose coöperation he must depend for the success of the plan. The solicitors should not complain or scold if the members do not do what they think they should; take time to show them the privilege of their partnership with God in the great task of world winning. Hold up lofty ideals and deal gently with the careless and indifferent. Never go whining among the people about the apportionment from the various boards being too high, or the current expenses being too heavy. If any adjusting in this line is needed, do it at your board meeting.

SECURE A PLEDGE.

It is of greater importance to the success of the plan than one may at first think, to have every member indicate in advance by a distinct pledge or statement of purpose, what he is willing to do toward bearing the financial burden of the church. To accomplish this, much will depend on the solicitors. We will venture a few suggestions that may be of some help to those who have this work to do.

Solicitors should pledge themselves. Do not ask others to do so until you have set the example. One of the largest collections mentioned in the Scriptures is spoken of in I. Chronicles, twenty-ninth chapter. In this we get the order of giving and the result of proper leadership.

In the solicitation no one should be omitted, active or inactive, resident or non-resident, child or adult. An effort should be made to have families divide their offerings, something being subscribed in the name of each

individual. The moral effect will be most helpful, be the offering ever so small.

The solicitor should state to every member on his list the total amount per week required to meet the expenses of the church. He should first seek to have each person pledge an amount that he thinks would be an equitable share to pay week by week. If the amount suggested is such that the solicitor feels it would not be a proper share, he should state at this time what, in the judgment of the finance committee, would be a reasonable amount, and seek to have them assume the same. When apportionments are made, the committee should use care and tact when the apportioning to each individual is done; they should seek for all the necessary information, always taking into account the income, circumstances, and the general financial ability of the family or individual.

The most successful way of securing pledges is by personal visitation by tactful, consecrated solicitors. Many people do not take kindly to solicitations sent through the mail. This is especially true in country districts where people are on very familiar terms with one another.

The personal solicitation plan is preferable because when objections or questions arise they can be more easily met and answered. This may seem like a very great task in a large church, but the labor can be divided and systematized so that it will not become a burden to the workers.

DIVISION OF LABOR.

Great care should be exercised in dividing up the membership among the solicitors that the best results

may be obtained. There are several plans that might be successfully followed. One is to divide the church geographically; another is to divide the membership alphabetically; and still another is to have the solicitor choose from among the names those from whom he is likely to secure the best results.

MEETING OBJECTIONS TO PLEDGING.

The question of pledging with many conscientious Christians becomes a serious one. Some are thoughtfully considering whether it is right for Christians to make pledges in advance of their gifts, even for the support of the church and the cause of missions. Many contend that they should give only of that which they actually have, and in no way make provision for this in their planning and getting.

Have we any scriptural authority for our pledge system? It seems to me to be clear, from Paul's instruction to the Corinthians in his chapter on giving, that such principles and plans were arranged for. "And herein I give my judgment; for this is expedient for you, who were first to make a beginning a year ago, not only to do, but also to will." (II. Corinthians 8:10.) It is evident that these believers had made arrangements for their giving in advance. Here the apostle shows that a pledge had been taken; now he is exhorting them that they perform the doing of that which they were willing to undertake. Also, in II. Corinthians 9:5, he teaches us that he "thought it necessary that he exhort the brethren that they would go before unto you and make up the bounty whereof you have had notice before," or as the margin

expresses it, "which has been so much spoken of before." It is evident from these Scriptures that there had been much planning and preparation for these offerings in advance. It is seen that some eminent brother had gone before to lay the matter upon their hearts and make full preparation for the offering. They had purposed for a whole year to make this offering, and now he calls them to make good their purpose.

The purpose of the pledge system is to lay upon the hearts and consciences of the people the needs and claims of Christ, and then have every disciple plan his getting and expenditures so that he will have an equitable share in the work of the kingdom. By obligating oneself in advance it will help us to keep ever before us in our business and labor that Christ is a sharer. It will give proper incentive to our entire business life. It will help to make our daily calling one of sacredness. It will cause that more prayer and holy thoughtfulness be given to the secular affairs of life. I think that such a motive and purpose will lift our daily vocation from common drudgery and make it a calling of such sacredness as no language can express. Our business will no longer be a selfish struggle for existence, but a holy partnership with God for the advancement of the kingdom and the spread of the Gospel. I am sure with such a pledge before us, we can pray more definitely and with greater assurance for God's blessing on our investments and business.

PAYING PLEDGES.

We are reminded in these scriptures that the obligation of paying these pledges is just as sacred as making them.

The apostle says, "Now, therefore, perform the doing of it, that as there was a readiness to will, so there may be a performance also out of that which we have." In this teaching the apostle has the most considerate tenderness for those who have been unable to fulfill their well-meant pledges. He saved all those who did their best, from humiliation, by showing that God does not press us for that which we are unable to do, and as our offerings are to be made unto him, he is the one we are to consider in the entire transaction. The apostle clearly declares that "If there be first a willing mind it is accepted according to that which a man hath, and next according to that which he hath not." While this indicates that God accepts the will for the deed, it must be clearly understood that it was meant for those who failed to fulfill their well-meant pledges because of inability. Many who pledge to-day wholly disregard such an obligation. Many of those who fail to regard their obligations are living luxurious lives—extravagant in home, dress, and living. The apostle gave no comfort to those of this class who fail, but his words of condemnation are severe. It is possible to bring upon ourselves and the church the curse of God because of this sinful disregard of the obligations of the church of our Lord.

CHAPTER VII.

THE RURAL CHURCH

THE problem of finances in the rural church is in some particulars different from that of the city or large town, where the greater part of the membership have a fixed regular income. The prosperity of the country church is of such importance to us as a denomination as to demand special attention. We owe much to the little church on the hill where the Holy Spirit touched the hearts of many of those of the past and present who have made our denomination what it is. These churches have in their membership and community young lives who will be as valuable to the future life of the denomination as were those of the past.

There are facts and conditions that the people of the rural church must face, and among them the most serious, possibly, is that the offerings to the Lord through these churches have not kept pace with their increase of wealth. Many are giving but little more to-day than they did years ago when their financial resources were stringent. The primary reason for this is lack of education along lines of aggressive church life.

The want of an adequate system of finance has much to do with the condition of many of these struggling churches. Many are using the same financial plans their grandfathers used. The voluntary quarterly or annual payment plan may have been all that was needed in that day

when the majority of preachers turned aside during the week to the farm or some other secular pursuit. The preachers of that type are not satisfactory to the majority of these churches to-day. The average country church has among her membership as large a per cent. of young people who have graduated from the high schools or colleges as the city church. They demand a trained ministry. To have ministers of this kind in the rural churches is impossible unless they are properly remunerated.

THE REMEDY.

The people of these churches must adjust their financial methods to meet the demands of the times. It is just as necessary for the rural church to adopt system and meet the changing situation as it is for the city church. The church of the city could not survive if the same financial plans were followed that are used in most of the rural churches.

Many in our rural churches think that the system recommended by the General Conference is not adaptable and cannot be operated in the country church. To admit this would be to admit that the teachings of the New Testament cannot be adapted to the rural church. The plan advocated is based on I. Corinthians 16: 1, 2, which is a restating of the Old Testament plan. (Deuteronomy 16: 16, 17.) From the very beginning the worshiper was taught to bring his offering to the place of worship when he approached God. Jesus himself practiced and endorsed this same principle. The use of the envelope is

an adjunct, merely to make the system practicable in our present order of worship.

As an example, consider a country charge of three appointments having an aggregate membership of two hundred and eighty. The charge has agreed to pay the pastor a salary of \$800. The salary is apportioned according to the strength of the different churches. The charge is also to raise \$240 for benevolences, including ten cents per member for church extension. The churches vary in numerical strength and ability. Deal first with the stronger church of, say, one hundred and forty members. This class has to meet \$500 of the pastor's salary, at least \$150 of the benevolences; to this must be added perhaps \$130 for the current expenses, which makes their entire budget \$780. This should be provided for at the beginning of the conference year by taking pledges from every member of the class, in so far as possible, on the weekly basis, using the following card:

AS A PERSONAL OFFERING TO THE LORD

—and—

FOR THE SUPPORT OF THE UNITED BRETHREN CHURCH

I promise to pay weekly

To the current expense budget \$.

To missions

Name

Address

No. Date

Assume that twenty-four persons cannot be reached for any sum. In any ordinary church it should be reasonably expected that

1 person	would contribute	\$1.00 a week or	\$ 52.00 a year
5 persons	would contribute	.50 a week or	130.00 a year
30 persons	would contribute	.25 a week or	390.00 a year
40 persons	would contribute	.10 a week or	208.00 a year
30 persons	would contribute	.05 a week or	78.00 a year
10 persons	would contribute	.02 a week or	10.40 a year
<hr/>			
Total.....			\$868.40

This would give a surplus of \$88. This done, provide each member with a package of fifty-two envelopes, numbered and dated. (See sample, page 29.)

The missionary and benevolent interests should be provided for by an every-member canvass, securing a pledge on the weekly basis—payable weekly, monthly, or quarterly. Use the envelope indicated above, having it duplex, either of the two-pocket variety, or printed on the front like the sample; one side for the current expense budget, and the other for missions. If the officials of the church decide that it is better to accept some standard suggested by the Mission Boards as their missionary obligation, this should be included in the budget. Suppose the minimum standard was adopted: The amount for home missions would be \$35; the amount for foreign missions, \$70, making the total budget \$885. In the event of adopting this policy, be sure to have the pledges cover the entire amount. Have the treasurer instructed to divide the offerings on the proportionate

basis. You will see that the figures above provide for this standard.

To have this system succeed, a quarterly statement should be placed in the hands of every member at the end of each quarter. (See Form of Statement, page 45.) If members will pay nothing, make out this statement indicating the fact. All members should be treated alike. These statements can be delivered either through the mail or in person.

Then the weaker churches must be dealt with on the same basis. The making of the offering may be a little more difficult, inasmuch as these churches have a service only every two weeks. In this event the same envelopes may be used, giving Brother Jones, of Zion Class, the envelopes from package number one, that are numbered and dated for the Sundays on which services will be held in Zion Church; and to Brother Brown, of Beulah Class, the envelopes from this same package that are numbered and dated for the Sundays on which services are to be held in Beulah Church; or you can secure packages of twenty-six numbered envelopes, with the space for the date left blank. This system can be worked if some one will get it on his heart and take the trouble to work it. The results will revolutionize your church.

HOW IT WORKS WHERE INTRODUCED.

This system is practical and can be introduced and worked in a country church. Like aerial navigation, it is no longer a mere possibility—it is being done. The following statement from Roy Nelson, the steward of Lib-

erty Class Battle Ground Charge St. Joseph Conference. fully confirms this statement. He says: "The finances of our church were in a very unsatisfactory state, and we were unable to meet the demands of our class. We had seventy-two members, only two of whom were land-owners. After much prayer and many words of encouragement from my pastor, I decided that I would make a canvass of the membership of our church myself, and secure a pledge to cover our pastor's salary, local expenses, and presiding elder's salary. [This year, 1910, they have put in their conference assessments.] It required a great deal of hard work the first year, but it resulted in securing fifty-seven weekly pledges out of the seventy-two, as follows: One person gave two dollars per week, five gave seventy cents, two gave forty cents, six gave thirty cents, five gave twenty-five cents, three gave twenty cents, twenty-three gave ten cents, five gave five cents, two gave four cents, one gave eight cents, and five gave two cents. The Ladies' Aid Society subscribed \$100, and the Sunday school made a pledge of \$52, making the total offering for this first year, \$815.62. The church paid this easier than they paid \$250 the previous year. It gave new life to every department of the work. The average attendance of the Sunday school increased from forty to eighty-five, and the offerings from forty or fifty cents to from \$1.50 to \$5 a Sunday."

Rev. L. O. Blake, pastor of a village church at Daleville, Indiana, gives a striking example of what the system recommended will do when properly introduced and worked. He says: "This charge formerly used the

quarterly and annual payment plan and raised for all purposes \$350 per year. Under this system we now raise \$1,200. My people like it and those who use it give double and some of them sextuple the amount they formerly gave, and do it more cheerfully and easier. Nearly all give more than under the old system. We use the dated, numbered envelopes for our local budget which includes pastor's salary, local expenses, and all conference assessments, except home and foreign missions."

"This system was introduced by telling and demonstrating to the official board how it worked elsewhere, also showing that it is scriptural and feasible. We then secured a pledge on the weekly basis from as large a number of the membership as it was possible. All were furnished with a carton of envelopes of the kind indicated. This system has been in use now for nine months and it works finely."

Rev. L. T. Taylor, Chisney, Indiana, pastor of a circuit, says: "I use the budget system in all my churches. In two of them expenses for the year along all lines of work are included. In this we are having success—money is easy to raise. At the other churches we include only conference assessments in the budget. I have used this system since last conference and have never had more success in raising conference money than I am having now. Next year I will introduce the system at once. I will total all expenses and use the expense card. This plan is meeting with success on my charge; one church has paid the salary in advance and all are in good shape."

I think that we need not hesitate to introduce this system in these localities, for financing the church according to the New Testament method is not a matter of location. The scriptural method of church financing and giving is just as binding on the farmer or individual with an irregular income as it is on the individual with the fixed regular income. It may be that the amount to be laid aside for the Lord week by week will not, or cannot be, measured by the same regularity as the one who has a stated income, but his giving can be just as regular.

Giving is not to be governed by location, but every one is to give as the Lord prospers him. It is an individual matter based on the individual's income. There may be more difficulties to overcome by some individuals or classes than others, but the demand of the Scriptures remains the same.

The present method in most of the rural churches has much to condemn it, other than the fact that it is not warranted by Scripture. Children and young people are neglected; their training in the grace of giving is entirely overlooked. Our fathers and church leaders in the past failed in this particular, and now we are reaping the results. Many churches are committing the same blunder to-day. Unless the habit of Christian beneficence is developed in early life, it will be almost impossible to develop it when old. A distinguished capitalist in New York City said, "Do not expect much benevolence from a man after he has become a millionaire." The love of money becomes such a passion as one accumulates, that, unless he has formed the habit of

giving in earlier life, it shrivels all benevolent impulses. I personally know of a man who became very rich; he had the habit of accumulating, but not of giving. On one occasion he listened to a pitiful story of suffering and destitution until he was moved to tears, and when the offering was taken he put two cents in the fund, when he might have given ten or one hundred dollars and suffered no hardship or self-denial by such a gift. Most of the large givers started in life in poor circumstances. They made their own money and always kept up the practice of giving. Others have inherited their wealth but not the spirit of beneficence. This spirit is probably no more characteristic of the rural church-member than of others, but observation has shown it to be one of the difficulties in the rural church.

CHAPTER VIII.

THE BENEVOLENCES OF THE CHURCH

ONE of the most perplexing problems that many of our churches have to deal with is, providing for the benevolences of the denomination. I do not think that failure in this is due so much to lack of interest on the part of the pastor and people, as to lack of information. In the Congregational body only eighteen per cent. of the churches in the entire country gave to all six of their benevolent societies. The failure with them as with us is due largely to the system, and the lack of information needed to create interest. It is evident that adequately to finance the different boards we dare not depend on the fervent and frequent appeals to the congregation.

WRONG SYSTEM.

This system is inadequate and detrimental. It has been worked until many complain that they cannot afford to go to church because of the constant begging there. This plan has brought forth a general protest from pulpit and pew against the numerous collections that are crowded into our services. There are no criticisms as to the need or the worthiness of the cause. The faithful see that they are worthy and find it hard to refuse, but they are becoming a deplorable burden. These frequent appeals cause antagonism that is detri-

mental to the best financial interests of the church. Recently a lady was heard to say, "A person cannot turn around in our church without being asked for money." This was not provoked from any desire to avoid giving, but was the result of a method. In many churches a free rein is given to every society. It is common for solicitors to be placed in the vestibule of the church to besiege people as they pass in and out, and this possibly following a passionate appeal made from the pulpit. All this leaves an unfortunate impression on the people in general. The effect on strangers, especially if they happen to be poor, will be such that they will steer clear of such a church.

This method is vexing many of the faithful, and militating against reaching and interesting the non-attendants, for it is becoming an excuse for non-attendance at the means of grace. It is a very common thing for pastors to hear as an excuse for not attending church, "I cannot afford it." It is also failing to provide the necessary funds.

We are not contending that we have too many interests, or are called upon to give too much; we should and must give more to these great and worthy interests of the church, but the haphazard way we have been having for raising the funds is the fault. The interests represented are too important to allow them to be provided for in such a careless, unsystematic manner.

If the people are carefully taught that Christianity has a universal mission and is not limited by locality, it will go a long way toward abating this custom which to many is so trying. It must be remembered that this

method which is considered so obnoxious cannot, or will not be abated, until the church in its system of finance provides for its benevolences.

The plan that will succeed is that in which regular and systematic emphasis is placed, in the pulpit and in private, upon all the interests to be served. But in connection there should be a system of collecting for these interests that will bring in the money, and at the same time relieve the preacher and the congregation of the agony of a begging scene every Sunday or two.

DEAL WITH THE INDIVIDUAL.

The fault lies largely in the fact that we have in the benevolent interests dealt with the church as a whole; we have thought only of a gift from the church to the various boards.

To have the interests of the church developed to the point that these interests demand for the extension of the kingdom, there will have to be a radical change in the raising of these funds. We will have to follow the plans that have proven successful in other lines—break up the masses and deal with the individual. We will have to adopt such plans as will draw each individual into living sympathy with these great interests. It is not sufficient that any church give liberally, it must respond individually. Unless I give, I cannot glory in what my church does.

ORGANIZE THE BENEVOLENCES.

It is of the utmost importance that every church organize its benevolences. God demands it; Paul plainly

taught it, and I am sure that the various benevolent societies need it. The people, when once they understand it, will greatly enjoy it and increase their offerings.

The first thing to be done is to get a live committee who will look after every interest of every board supported by the benevolences of the church. This committee should be constituted of the individuals representing the various interests of the church. It should have as a member the general steward, together with representatives of the various mission boards and educational societies. The size of the committee may vary according to the size of the church. If this is done, the various organizations will be able to do their work without overlapping or confusion. Under this plan there will be a correlation of the interests and the giving will be done in a more systematic and adequate manner. To reach the individual and obviate the public appeals and the embarrassments growing therefrom, many pastors and church officials have been grappling with this problem. Various plans have been thought out. The most feasible and easily worked in the large, well-organized church is found to be the

SINGLE BUDGET.

In the working out of this plan the various interests are considered by their proper representatives. Let the missionary committee of the congregation meet with the pastor and the finance committee and fix the amount to be raised for missions by the congregation. Then let the other benevolent interests that have been apportioned to

the church be discussed, and added to the amount for missions, and this, with the current expenses of the congregation, will form the budget for the year. For example, suppose a local church is to raise for all purposes, \$2,300. The pastor's salary is \$1,000; the presiding elder's, \$50; light, heat, music, janitor, insurance, and all the current expenses, \$450—that would be \$1,500 for all current expenses. For foreign missions, \$300; for home missions, \$300; church erection, \$30, and all other conference assessments, \$170—total for benevolences, \$800—or a budget of \$2,300 to be raised by a congregation of three hundred members. This would mean but \$45 per week, or an average of fifteen cents per week for each member. This would be paid weekly in an envelope recommended for this purpose in a previous chapter, the treasurer making a division each week on the basis of 65 per cent. to the current expenses, and 35 per cent. to the benevolent fund. This can be easily done in almost any church. It would be the tithe of a weekly income of \$450 from three hundred members.

There is much in favor of this system. By this plan a definite sum is fixed and sought to be obtained for all interests. These amounts are fixed by the pastor and a most representative committee of the church, no doubt having in its membership those who are most interested in the various departments. The members of this committee will be in the closest possible touch with the various boards and will make up estimates with the needs and objects of these interests before them. In this way the actual need of each board will be most carefully considered by

the committee and by them presented to the church. This method goes about the matter very much as the trustees of a college and the manager of a business concern does in arranging for the annual expense.

Under this system, when once the full amount is provided for, the congregation is immune from other solicitations. It is only under extraordinary conditions that any appeal may be made, and that by the consent of the congregation. This does not mean that individuals of means and those interested are not to be approached and solicited for any special help, but for the regular benevolences no appeal or canvass is to be made from the church.

A system of this kind will give to the pastor an opportunity to invite to his church missionaries whose hearts are burning with a message, and who can present the conditions from a viewpoint not possible from other agencies. Secretaries and representatives of the various benevolent boards will be heard quite differently when the people understand that the address is not to be followed by an appeal for money. A campaign of education can be made more effective if it is not accompanied by a direct appeal for aid for the societies it represents.

Another system, and one possibly more in keeping with the condition of the majority of our churches, and the policies of the boards, is the double budget plan; that is, the fixing of a budget of the current expenses of the congregation, and adding to this the stated apportionment of the church for the benevolences, exclusive of missions, and possibly church erection. This budget is to be pro-

vided for by the stewards or finance committee of the local church in the manner previously recommended. The interests of missions, home and foreign, are to be looked after by the missionary committee of the church who will visit every member and secure from all a weekly pledge for missions to be divided as the donor may indicate. A convenient card for this purpose will be something after the following:

To enable our denomination adequately to provide for the five millions abroad, and to develop the church in the home land, and do our full share for the Christianizing of America, I joyfully express my purpose to contribute \$. per week, to be divided thus: \$. for foreign missions, and \$. for home missions.

Name

Date

For operating this plan the following suggestions are made: Give as before recommended to each contributor a package of envelopes, numbered and dated. If the two-pocket variety is adopted, place in one pocket the weekly offering for current expenses and in the other the weekly offering for missions. These envelopes are opened by two members of the finance committee, one representing the current expense budget, and the other a member of the missionary committee, who will keep a record in a

book arranged and provided for that purpose, and then turn over to the church treasurer the entire amount. Another envelope, and one which is recommended by the commission, is the single pocket envelope with the double budget indication printed on the face. (See sample, page 29.) The wording and printing on the face of the envelope can be suited to the local needs. This envelope is preferable for two reasons: First, it obviates the inconvenience of not having the right change which the two-pocket envelope calls for; second, they are much cheaper, costing but a trifle over half as much as the other.

The advantage of the duplex system, that of making your offerings week by week in the same envelope, will keep constantly in the mind of the worshiper that the obligation of the individual is to provide for the services of his own church, and at the same time to care for the needs of the kingdom beyond his own parish. By placing these needs side by side every Sunday, it will at once suggest that they are two sides of one problem, and that they are mutually related and must be solved together.

A third system and one that is strongly recommended by the leaders in foreign missions is to divide the work into three groups—local, home missions (in this embracing all the interests of the home field), and foreign missions. It is recommended that a separate every-member subscription campaign be made at a suitable season of the year for the various interests. For the local budget, the best and logical time is at the close of the

year, and if not done then it should, without fail, be done at the opening of the conference year. A logical time for home missions would be at Thanksgiving time, and for foreign missions at Easter. Should this method be adopted, either the two-pocket, or the single-pocket envelope with the duplex offering indicated can be used. None of these systems will be effective or bring the desired results until they are properly worked. To introduce any of these systems it will be necessary to give to the church and especially to those to whom you look for assistance in introducing the plan, a thorough explanation. The system should be explained thoroughly from the pulpit. Due importance should be given every interest and the reasonableness of the demands of these departments should be shown. It might be well to fix a date at which time the canvass of the church is to be made, the pastor introducing the work by a sermon in which he should intelligently and enthusiastically present the benevolent interests of the church. The canvass should be made in an intelligent and enthusiastic manner, having the canvassers to go in a company of at least two. Some one has said that a single canvasser going alone may get something, two going together will be sure to get something, but three will get what they want.

HOW A CHURCH SUCCEEDED.

One church introduced her benevolences by having what they called "Benevolent Sunday," at which time the pastor preached a stirring sermon on the subject. The

people were previously given information on the needs and the plan. At this service the people were called upon to make pledges, and then the pledges were taken up by the ushers and given to the pastor, who read the amounts of each pledge from the pulpit (mentioning no names), while a competent secretary kept the record. It worked most admirably. Many pledges were added the following Sunday. This was followed by a personal solicitation of the membership who did not respond.

Whatever method may be adopted in introducing this system, there should be no letting up until every member is given an opportunity to assume his full share of the benevolences of the church. When our church will adopt some systematic business method of enlisting individually the membership, the work of the church of Jesus Christ will go forward in leaps and bounds.

CHAPTER IX.

THE TITHE

EVERY institution has some foundation for its existence, and in matters of religion especially it is vital to recognize the fundamental principle. We can feel quite sure that every law laid down touching the moral and religious obligation of man is a moral necessity.

If God has definitely set forth any institution in which man is definitely obligated to his Maker, it can be no less than a moral institution, resting on moral grounds, and adapted for all ages to the moral ends for which it was instituted, and cannot be abrogated without destroying the moral principles upon which it is based. Has the tithe any such basis?

THE TITHE HAS ITS MORAL GROUNDS.

Man has an innate sense of indebtedness to deity. This is a record of secular as well as sacred history ages prior to the written law. Though sin had defaced the moral image in man and rendered him indifferent to many sacred principles, there has ever been a cry in the soul of humanity, "What shall I render unto God for all his benefits toward me?" In all ages among all nations, the cry of the soul of the searcher after God has been,

"How much owest thou to thy Lord?" Has God given to this question of the soul any law which is to govern the actions of men? Do we find anywhere an answer that this innate sense requires? Is there a law designating a definite portion of every one's income, or are we left to answer this question according to our own ideas? The law of the tithe is such an expression.

Students of great research like Rev. Henry Lansdell, D.D., Chaplain of Modern College, Blackheath, England, says, "We do not find in all antiquity a nation devoted to any deity and withholding a tenth." Was this universal principle by which every nation came to recognize the tithe as a duty an accident, or would it be more reasonable to believe that it was a standard of obligation which God has given to the race? It must be the latter. Doctor Kinicutt says, "Such a custom must be derived from some revelation, and this revelation must be antecedent to the dispersion at Babylon." I hold that it was given to Adam, by him to his sons, and so on down to Noah and his family, and by the dispersion carried to all the world.

It was stated that "the sons of Japheth" settled the vast regions of Western Asia and Middle and Northern Europe. They built their temples and shrines to false gods. They tithed their articles of commerce, industry, and art, and just as Camillus vowed the tenth of the spoils of war to Apollo, so did these tribes pay tithes of the spoils of war with each other, to false gods. The bloodthirsty Scythian paid his tithe tribute of booty and pillage to Thor and Oden, his hero deities in the far-off

North. And so it was with the ancient inhabitants of Greece and Italy; they laid their tithes from the profits of peace and war upon the altar of idolatry. The ancient Briton also, in his ancient isle, left his tithe of increase or confiscation at the shrine of his Druidical deity; while the Hindoos, Chinese, and, in fact, all nations, peoples, and tribes of earth have dedicated their tenth to whatever gods they were wont to worship. We are told that to the pious heathen, it was the greatest sacrilege and sin to touch any portion of one's increase until the tenth had been offered to the gods. I conclude that it would be improbable for people of every nation, language, and religion, to come to the same conclusion without some guiding star.

Every obligation that God has placed upon man he has clearly and explicitly stated. When he appointed the Sabbath, he very definitely demanded the seventh of our time. In the appointment of marriage did he not clearly define the bounds and limits of lawful matrimony? When we read, "The tithe is the Lord's," we must believe that it, no less than the Sabbath, is a law morally binding on all.

THE MOSAIC LAW OF THE TITHE.

There is an erroneous idea that the tithe was a law of the Jews for the sustaining and propagating of their religious and communistic life. There is sufficient evidence in the Word and in history to show that God gave the law long before the Mosaic legislation. Like the law of the Sabbath, it antedated the giving of the law to

Moses. The evidence is conclusive that it existed from the beginning.

The giving of the law to Moses was not the beginning of Divine legislation. As Doctor Ripley says, "It was a more direct and systematic dedication of moral principles which are a necessity to man's nature." In the written law of Moses we find the primeval laws, such as the Sabbath, marriage, sacrifice, and the tithe incorporated. The existence of the tithe at this time is evidence of its existence before. Doctor Constable, in "Gold and the Gospel," says, "It is only agreeable with all we are told of the moral law that this (the tithe), as every other part of it, came not first into force when it fell from the lips of Moses, but had its previous sanction of the Divine command, and its previous claim to man's obedience."

The evidence is quite clear that it was taught to all the earlier people. A comparison of the Septuagint Version of Genesis 4:6, with Hebrews 9:4, would indicate that this law was known and observed by them. When in Leviticus 27:30, the obligation of tithe paying is restated, it is expressed as being already holy unto the Lord. It is set forth there as a need of man's nature; if so, it will always remain so in all ages until man's nature changes. Paul says in Galatians 3:17, "A covenant confirmed beforehand by God, the law which came four hundred and thirty years after doth not annul, so as to make the promise of none effect." That, under Moses, other tithes were added, and laws governing the use of all is quite evident, but the moral principle of man's obligation to pay the sacred tenth never changed.

THE NEW TESTAMENT TEACHING OF THE TITHE.

Many good, conscientious people have been led to believe that the law of the tithe is no longer in force under the dispensation of grace. They claim that the New Testament is silent on the subject, and that the tithe was for a distant nation and religion, that it is strictly Jewish, and is awkward and mechanical, and is not in keeping with the New Testament principles. A more careful survey of the entire tithe subject and principle will lead to a different conclusion. If it was a moral necessity, a principle, expressing man's obligation to his Creator, it is still in force. The changing of dispensations never abrogated moral principles. Every moral principle that God gave to the primeval race—patriarchs and prophets—is still in force. It should be remembered that if the tithe was the Lord's, and holy unto him before the giving of the law and during the administration of the law, it cannot be less holy under this dispensation.

The argument that we are under grace and not under law; that the principle that governs is that of love and not necessity; that all our possessions and not a fraction belong to God, and that no part is more sacredly his than another, does not meet the demands of reason or the proper exegesis of the Word. Jesus teaches that he came not to destroy the law, but to fulfill. He nowhere revoked a single moral principle or obligation. The law relating to our time is unchanged, the laws relating to marriage, honesty, purity, covetousness, all go unchanged—why change the one relating to the tith-

ing of our income? Then, as to all being his, and no part more sacredly so than another, did not the earth and the fulness thereof always belong to him? Have not the gold and silver always been his? Have not the cattle upon a thousand hills always belonged to him? or, in other words, did not man's possessions, on the same basis, always belong to him? Yet to the infant race he gave a law making the tithe sacredly his and to be used for the support of the worship due him.

THE SANCTION OF JESUS.

Jesus gave his full sanction to the tithe principle in Matthew 23:23. He says, "This ought ye to have done. . . ." Who dare deny the *ought* when the great Lawgiver, himself, declares it? The position of the opposer of the tithe law being binding upon the New Testament church is, that he to whom Jesus spoke was a Jew, and that Jesus only commended him for keeping a Jewish law. That he was a Jew we do not deny, but as a Jew he was to accept Jesus as his long-promised Messiah, and was to follow him in practice and in faith. While Jesus commended him for his fidelity to the law of the tithe, he also declared that he should follow him in the principles of the new kingdom. On another occasion when the Pharisees sought to entangle him as to the paying of tribute to Cæsar, Jesus asked to see the tribute money, and holding it up so as to reveal the image of Cæsar, he fixed the principles of the new kingdom—"Render unto Cæsar the things that are Cæsar's, and unto God the things that are God's." In this single

sentence he strikes the keynote of the New Testament church as to tithe paying, for God definitely declares in Leviticus 27:30, "The tithe is Jehovah's, it is holy unto Jehovah." Nowhere in the utterances of Jesus do we find a single sentence that would indicate the revoking of the tithe law, but now and again do his utterances commend it. Why should one look for the Gospel to cancel this special law of God which gave direction to the use of the substance? If such a law was ever needed, it is needed now. Different dispensations may require different rites and ordinances of worship, but God has surely but one law to govern the conduct of his moral creatures, and concerning the law the Lord himself says, "Till heaven and earth shall pass away, one jot or one tittle shall in no wise pass from the law until all be fulfilled." Jewish rites and laws which were made for the nation and people were fulfilled in Christ; but laws defining duty to God rest upon the ground of moral obligation and can be fulfilled only as man renders obedience to God. We dare not divorce the moral requirements of the law from the Gospel. Doctor Carson says, "Such a doctrine reflects upon God himself, for having given a law under one dispensation that is at variance with a gospel given under another; it strikes at the root of all personal religion and opens the flood-gates of iniquity." So we contend that the moral requirements set forth in the Old Testament are continued in the New Testament. Hence the tithe law remains in force just as sacredly as "Thou shalt not steal," "Thou shalt not kill," or "Remember the Sabbath day to keep it holy."

The New Testament teaching is that if a man smite thee on one cheek turn to him the other also; if he take thy coat, give him thy cloak also; if he compel thee to go one mile, go the second also. Under this larger conception of obligation and justice, can we think that anything less than the law's requirement of the tithe will suffice? The one-tenth of a Christian's income is the least amount he should think of paying to meet his moral obligation of the use of his temporal income.

PAUL'S TEACHING ON THE TITHE.

In his first letter to the Corinthian church, Paul says, "Know ye not that they who minister about sacred things, eat of the things of the temple, and they who wait upon the altar have their portion with the altar? Even so did the Lord ordain that they who proclaim the gospel should live of the gospel" (I. Corinthians 9:13, 14). See Deuteronomy 18:8-20, as to what the things of the temple and altar are. They are the first-fruits, which is the sacred tenth. Again in Hebrews 7:1-10, he shows how Abraham paid tithes to Melchizedek. It is an example of our duty and when practiced is an expression of our loyalty to Christ.

Paul's further teachings on our monetary obligations are worthy of careful attention. In his orders to the churches of Galatia and Corinth, there are four things that should not be overlooked. First, he declared that every one should give. Second, their gifts were to be stored beforehand. Third, their giving was to be in proportion to their income. (Here, no doubt, the tithe

principle was in mind.) Fourth, giving was to be exercised on each Lord's day. This system, if carried out by the churches of our day, would soon furnish sufficient funds to evangelize the world. In a book recently published by Mr. Thomas Urquhart, of Toronto, Canada, entitled "The Resources of Canadian Churches," he says the aggregate income of the four leading Protestant churches of the Dominion, namely, the Anglican, Presbyterian, Methodist, and Baptist, is \$500,000,000. He grants that these figures are below rather than above the facts. Here alone, if the whole tithe were brought into the treasury of the Lord, these four religious bodies would have \$50,000,000 per year for the Lord's work. How easily could they give the \$4,500,000 allotted to them for the world's evangelization. If our own denomination would bring her whole tithe into the treasury of the Lord, we should have no less than \$6,000,000 instead of \$2,500,000 for our church activities. Can we expect that he who closed the windows of heaven against his children of old for robbing him will deal more leniently with us for the same sin?

THE APOSTOLIC CHURCH ON TITHING.

That the apostolic church recognized this principle there is no doubt. The devotion of these early disciples to the new religion was such that not only did they bring their tithes, but they brought their all for his service. The Christians at Jerusalem speaking to Paul said, "Thou seest, brother, how many thousands there are among the Jews of them that believe, and they are all

zealous of the law" (Acts 21:20). Through this we observe that the early Christians adhered to the law. This no doubt included the giving of tithes which at that time was in force among the Jews.

THE TITHE AS A LAW FOR TO-DAY.

It is deeply to be regretted that this law of the tithe, so clearly taught in the Scriptures, so universally practiced by the Jews and the nations of antiquity, and observed by every heathen nation of to-day, is violated by those who call themselves Christians. That a law so practical, so easy in its operations, so beneficent in its results, should ever have been allowed to lapse into disuse, is hard to understand.

There is no more practical, equitable, and righteous method for the maintenance of the institutions of religion and for meeting the very pressing claims of the religion of Jesus Christ. Every reason that existed in ancient times for the giving of the tenth to God, exists with increased obligation to-day. Every claim for the tithe which could be pressed on the Jews, can be pressed with much greater emphasis on the Christians, and every motive of love and fidelity which prompted the devout Hebrew to bring all his tithe into the divine store house, presses with increased force on the Christian Gentile.

The gospel of the Son of God has more definitely brought the entire race into a common brotherhood. Human nature is still the same and needs the refining, elevating influence of the gospel and religious worship and fellowship. The great obligation to send the mass

sage of salvation to all mankind rests upon us to-day as it never rested upon the Jewish church. The clear revelation of the Father's infinite love, the rich heritage of the life of fellowship, and the spiritual privileges come to us to-day as never before, and should prompt us in this last dispensation to consecrate to him our material wealth. I am prepared to say that a universal, conscientious paying of the tithe of our incomes for the objects for which Christ died and rose again, would lend such stimulus to the work of the church as "to make the desert blossom as the rose." A revival of tithe-paying by Christians would mean new life to the church itself, and new vigor to all its agencies. No reform in the church of our day will produce more beneficial results or open vaster possibilities of service than systematically laying by for the church God's sacred tenth. Doctor Horace Bushnell says: "One more revival, only one, is needed, the revival of Christian stewardship, the consecration of the money power of the church to God, and when that revival comes the kingdom of God will come in a day. You can no more prevent it than you can hold back the tides of the ocean."

CHAPTER X.

THE TITHE AND TITHERS

IN our modern social and ecclesiastical life the using of God's tenth is a question of great importance and responsibility. Personally, I hold that the tithe should be set aside sacredly for the sustaining and propagating of the worship of Jehovah. Charities and other philanthropic interests should be supported by the freewill offerings of the people.

THE USE OF THE TITHE.

The Scriptures clearly enjoin, "bring ye the whole tithe into the store house." It is held by many that the store house is the local church, but under the present conditions of the organized body of Christ, the local church and denomination are only fragments of the Church of Christ. Inasmuch as the work done by the local churches represents only a part of the Lord's work I cannot see how we can make the local fragment represent the store house. If we could recognize the local organization as the ordained store house, I would unhesitatingly emphasize bringing the whole tithe into its treasury. Under the Jewish system *every* individual brought a tithe of the first-fruits to the store house, but only a small per cent. of the membership of any local church sets aside a tithe of their incomes for the Lord's work,

consequently to make the local church the store house has its difficulties.

One difficulty arises from the fact that there are so many members of our local churches who will contribute only so long as the local needs are pressing, and when these are met, no further giving can be secured from them. In the church I served some years ago a young man was lead strictly to tithe the receipts of his business. He became prosperous. The first year, after bearing an equitable share of the current expenses of the church, he gave me fifty dollars for missions. This was the amount the entire church was assessed. I raised the assessment from the congregation as formerly, and had this for a surplus. A successor found the assessment to be sixty dollars. This young man again gave fifty dollars, and the pastor raised the other ten from the congregation. This was repeated for a few years, when finally this faithful steward withdrew his offering entirely and gave it elsewhere on the ground that he was giving of the Lord's money, not to Him, but to the unfaithful, unresponsive members of the local church. There are hundreds of pastors and churches that would put forth no effort to have the entire membership meet their individual share of the financial obligation of the church if necessity did not demand it.

Another difficulty is, that bringing the whole tithe into the local church treasury relieves the tither of the entire responsibility of disposing of that which has been entrusted to his stewardship—a service which quite often brings more joy than the giving of money. One ardent

advocate of the local store-house plan was heard to say when he brought his weekly tithe to the church treasury, "There, my responsibility ceases so far as that is concerned." This case may be exceptional, but the tendency will be in that direction.

To obviate this difficulty, the tithers of a local church might form an association having their own treasurer, and the tithes of the association would be disposed of by the members. At the beginning of the church year they could agree as to what per cent. of their tithes should go to the current expenses of the church; what per cent. for Christian education, missions, and other benevolent claims of the church, at the same time setting aside a per cent. of each individual's tithe to be used as he might decide. Also, a per cent. of the whole tithe might be held to be used for other Christian work at the option of the association.

THE TITHE COVENANT PLAN.

Whatever difficulties we may find in making the local church the store house, it has much in its favor. Wherever it is worked, it works great good to the local congregation, and accomplishes much for the benevolent work of the church.

Doctor F. O. Ballard, of Indianapolis, Indiana, says that tithing began in his church (Memorial Presbyterian) in 1898, when they had fifty-five tithers. There was no organization and no covenant. The church derived only a small benefit from the practice, for each tither disbursed his tithe as it seemed good in his own eyes. In

1901, a band of seven began tithing and brought the whole tithe into the store house. By the end of 1901 there were twenty-seven who tithed in this manner. They deposited their tithe anonymously in a white envelope bearing this inscription, "The Lord's Tenth." At the end of six months it was found that the white envelopes had brought in as much money, lacking \$85, as the rest of the church of over six hundred members. The smallest amount ever paid in a white envelope was two cents, and the largest \$57.50. After the annual meeting there was an increase in the number of tithers until at the close of 1903 they had seventy-five. The quarterly offering of the tithe had increased in this church from \$319.52 for the first quarter of 1901, to \$1,259.59 for the last quarter of 1903.

A Methodist church at Morencia, Michigan, has followed this plan with some modifications for some time. Their plan is that the membership of the association bring into the church treasury three-fourths of their tithe, holding one-fourth to distribute themselves. Twenty-five of a membership of one hundred and eighty-five adopted this plan, and at the end of the first year the tithers contributed \$571, against \$955 given by the other one hundred and sixty members. The treasurer, Mr. V. E. Baldwin, says: "It will be seen that less than one-seventh of the members by tithing have been able to pay more than one-third of all the money raised by the church, and raised two-thirds of all the benevolences, placing the church for the first time in many years where it should be in this respect."

The Third United Presbyterian Church, of Chicago, has a membership of one hundred and ninety, of which forty-six follow this system. This band of one-fourth of the membership gives three-fourths of the regular offerings of the church, and about five-sixths of the missionary offerings. The following is a sample of the covenant of this church:

“We, the members of the Third United Presbyterian Church, hereby agree, in the presence of God and with one another—

“First. That we will tithe our incomes for one year beginning

“Second. That, at the end of each week, we will count out one-tenth of our income from our wages, salary, profits, rents, interests, or other resources; balance our private tithe book; enclose the money in an envelope without inscribing thereon our name or amount, and place it on the plate when the regular offering is taken at the Sabbath service. In case of illness or other disability the money will be sent to the church or reserved until we are able to attend.

“Third. That this money shall be apportioned by the officers of the church, as follows: Seventy-two per cent. to the Ordinance Fund, which includes pastor’s salary, janitor, heat, light, repairs, Sabbath school, and miscellaneous expenses. Twenty per cent. to the Mission Boards of the church, to be distributed according to the General Assembly’s schedule. One per cent. to the Young People’s Christian Union. Two per cent. to the Woman’s Missionary Society. Five per cent. to benev-

olences. This increase in per cent. for benevolences is to help meet the appropriation made by a vote of the congregation for the following worthy organizations which hereafter are to have a regular appropriation from our church: Hyde Park Protective Association, the Pacific Garden Mission, the Cook County Sunday School Association, and the Chicago Tract Society.

"Fourth. That having entered into this covenant we will not be under obligation or expected to sign any other subscription or pledge of any kind for any church work or benevolence.

"Fifth. That in case we desire to make additional contributions, they will be in the nature of freewill offerings, thank offerings, or other special gifts. For this purpose the church treasurer will keep a separate account so that members desiring to make additional offerings for specific objects may do so and have the privilege of directing how the money shall be used.

"Sixth. That in matters not herein provided for, the officers are empowered to act for the best interests of the church."

This covenant could be varied to meet conditions in any local congregation. The per cent. for missions, education, and church extension in our church should be liberal.

THE ADVANTAGES.

Some of the advantages are:

First. It exalts the church and not the individual; it puts credit where it belongs. The money is the Lord's,

and when the various recipients receive the aid it draws their thought and admiration to the church and not the individual. When charities and the poor are aided, it will bring them into an attitude of grateful acknowledgment of the benefaction, and will aid in breaking down the barrier that many are trying to place between the church and the masses.

This is the principle which fraternal organizations work upon. The membership pay their dues to the common treasurer, and the aid is administered in the name of the society, and the fraternity receives the applause and approval of the beneficiary and the public. If all the members of the church do for the poor, in ways temporal and spiritual, were done in the name of the church, she would soon be recognized as the great warm-hearted friend of the needy and those in distress.

Second. It will enable the church to stand upon her rightful plane in the community, and not be looked upon as a beggar, dependent upon the charity of the people. If this plan were followed, sufficient funds for the carrying on of the work of the church would come into her treasury, making it unnecessary to resort to unworthy or questionable methods of raising money. The charitably inclined and the business men of the community would not be annoyed and dogged for donations and the buying of tickets.

Third. This covenant system of the "Lord's Tenth Envelope," places rich and poor on an equality. Both put their money into an envelope of the same sort and each has the same standing before God, for each has brought the Lord's money as he has been prospered.

Fourth. By this system every department of the church gets its full share, week by week, for the treasurer places the per cent. of the day's offering to the fund to which it belongs. Missions are not put off until the last of the year to be cared for as the impulse may strike the congregation or the individual. The benevolences, which usually suffer for lack of attention, will week by week receive their due share of attention and the great interests dependent upon them will be fully provided for.

Fifth. It gives the pastor an opportunity to give proper information and instruction on the subject of the stewardship of money without spoiling the effect by having to make an appeal for some interest.

Sixth. It greatly simplifies the work of the treasurer. Instead of keeping a personal ledger, having an account with each individual, he has only to take a per cent. of the whole and credit each interest to which the association is making an offering.

I am inclined to think that this plan is most in accord with the teaching of Scripture, and if carefully guarded by the persons interested, can and will overcome all the objections that may be brought against it. It, no doubt, will bring the individual into a fuller realization of his stewardship. It has met the approval of the Lord and has worked most successfully in every church where it has been faithfully tried.

Frequently those who are not members of the church stay away because of the constant pressure that is being made publicly for money. They fear that if they man-

ifest any interest in the church they will be victims of her struggle for money.

EXPERIENCES OF CHURCHES.

Tithing adequately provides for the various interests of the church, as the following show. The annual report of the East Avenue Baptist Church, Charlotte, North Carolina, says: "We closed the year with fifty-eight tithers who contributed to the current expenses, \$2,944.26, or \$50.76 per capita; the other one hundred and thirty-six contributing members paid \$1,666.69, or \$8.67 per capita. The missionary offering was \$665.84; forty of the tithers contributed \$527.04; the non-tithers, \$138.80." In the Methodist Episcopal Church, of East Connellsville, Indiana, we have an illustration of what tithing does for a small church of eighty-five members, twenty-five of whom are tithers. These tithers gave \$470, or an average of \$18 each, while the sixty non-tithers gave \$340, or an average of \$5.67. A marked example is that of the Dublin, Georgia, Baptist Church. The treasurer of this church says: "We have seventy-three tithers, twenty-nine are men, twelve of the seventy-three are under age; these tithers contributed last year, \$4,439.43; during the same time the other five hundred and fifteen members of the church contributed \$3,020.96." From this we see that the tithers gave an average of \$52.23, while the non-tithers gave an average of \$5.86; the tithers contributed practically ten times as much as the non-tithers. In the Methodist Church in Dundee, Ontario, composed of one

hundred and ninety members, thirty-six of whom were tithers, the tithers gave an average of \$53.13 per member, or \$1,912.79; while one hundred and fifty-four non-tithers gave \$1,567.71. A mission church in Wonson, Korea, with fifteen members and twelve adherents, support their own missionary in China. The average gift of the native Christian in Korea is fifteen cents; the average of this church, of which all members and adherents are tithers, is \$1.33.

ORGANIZE.

There must be some one who will get this matter on his heart and be willing to deny self and push the work. It should be the pastor, for the Bible plainly teaches that right relations with our finances are the greatest assurance of victory in the spiritual, evangelistic, and temporal welfare of the church. If the pastor does not lead off, let some one call together for prayer and counsel those who recognize God's claim on them as stewards and those who are in sympathy with the movement.

The next step naturally would be to call a meeting of the congregation; urge all who are interested in the bettering of the financial condition of the church to be present. Be sure to have your local finance committee, stewards, and other officers present. If the pastor is in line with the movement, have him to give a talk or Bible study on the subject. If the pastor is not available, secure some one else, if you have to send for a speaker. Have all who have had any experience in tithing there to give a testimony. In advance of this

meeting, secure the names of all the congregation who tithe. After the address, have a wise, careful person present the matter and secure the names. If there are those who cannot come out fully, get their pledge for three months, or, if nothing more, secure their promise to join in the study of the subject.

Effect an organization by electing a president and secretary. Also have a committee on membership, and one on literature, and any other interests that local conditions may demand. Through this organization you can keep the matter before your church. Provide a fund from which you can secure proper literature.

In some places tithers become obnoxious by a thoughtless and pharisaical allusion to the subject. There is no more need of boasting of this than of any other duty in which we live in humble obedience to the plain requirements of the Word. The tither is at liberty, when the occasion permits, to bear testimony to the joy of such obedience, or the blessings that come to him spiritually and temporally as a result.

The tithers of a congregation can be of great help in the developing of the church finances. People to-day want results and the tithers by organization can bring them to pass. If the tithe principle is to be advanced in our churches I would suggest a simple organization in every congregation for the developing of the principle.

CHAPTER XI.

TITHES AND GOD'S BLESSING

IT has ever been the plan of God that his people conform their lives and practices to his will as a condition of blessing. Much of our effort for the promoting of the kingdom among men is lost because we are not conforming our lives and practices to his ordering. Many pastors and churches are calling on the people for self-examination and correction of their lives in order that the Lord might manifest his power in the reviving of the church and the salvation of the sinful and rebellious. The church is overlooking some of the things that are important in securing the favor and help of God. Malachi made a startling arraignment of the church in his day when he charged her with being the cause of God withholding his presence and power. He charged the people with being formal and self-satisfied, denouncing their profanity, sacrilege, greed, weariness in service, treason against him, robbery, and with failing to fulfill their part of the covenant with him. He assures them that, if they will hearken and obey, God will make good in their lives and nation his promises. He showed them that the cause of his withholding was that they had forgotten his love, and degraded the sacred things of the sanctuary; that they had chosen their own way both as to the kind and proportion of their offerings, and because of this they were cursed with barrenness in land and

flock, life and spirit. God's challenge is, "Bring ye the whole tithe into the storehouse that there may be food in mine house, and prove me now, herewith, saith Jehovah of hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground, neither shall your vine cast its fruit before the time in the field, saith Jehovah of hosts." His appeal is, you answer my love with your obedience, and see if I will not fulfill my covenant.

THE KEY IN OUR HANDS.

The prophet plainly shows us that the key to the door of prosperity is in our own hands. He says that if we will, we can lock or unlock the windows of heaven towards ourselves and the church. Doctor O. P. Gifford very forcefully says: "The church is on her knees before God, begging him to open the windows of heaven and pour out his blessing. She pleads, she agonizes, she begs, and the voice of God answers, 'Is not the key in your pocket? Bring the whole tithe into the storehouse.'" Many are reaching up and pleading for God's blessing when the surest way of obtaining it is by reaching down. The closed purse is closing the windows of heaven and withholding the showers of blessings for which so many are pleading. God has very forcefully presented in his Word the relation between tithes and blessings upon his church in spiritual and temporal affairs.

THE TITHE AND GOD'S PROMISES OF SPIRITUAL
BLESSINGS.

Great spiritual enlargement is sure to come when our giving is according to God's plan. Too many are making their rule of giving to correspond with their spiritual blessings. God puts it the other way, and makes our spiritual blessings to depend on the right use of our money. He says, "The liberal soul shall be made fat, and he that watereth shall be watered also himself." "Give and it shall be given unto you, good measure, pressed down," etc. In the light of these and many other passages of Scripture, we can unhesitatingly say that where these conditions are met these promises are fulfilled over and over.

As we trace Israel's decline, the first step to the wrong was universally withholding tithes and offerings; then the forsaking of the true God for the gods of the nations around them. From the teachings of the church fathers we are inclined to believe that the sins that caused the declining faith in the early church were the same—the withholding from God his portion. Doctor Sylvanus Stall, in an article on "The Broken Law," says, "About three centuries before the Reformation, the apostate Church of Rome assailed the doctrine of the Divine right of the tithe. She taught that tithes not being of Divine right, they might be alienated from the support of the priests and be used for the aggrandizement of the church. To justify corrupt practices it was necessary to supplant Divine laws by corrupt doctrines. This the 'Man of Sin' did not hesitate to do, but substituted the

doctrine of Competent Maintenance for the Divine Law of the Tithe. The state was not slow to learn the lesson. If tithes did not belong to God, and God's ministers were entitled only to a competent maintenance, why was not the state as justly entitled to the tithes of the people as the Pope? and why should not the state appropriate the tithe and dole out to the clergy a competent maintenance as well as the Pope? Thus, in the sixteenth century we have the state, under the protection of this corrupt doctrine, wresting from the church those tithes which God had devoted to her support. As every student of history knows, the effects were as disastrous as the doctrine was delusive."

TITHES AND REVIVALS.

Under the reign of the prophets the people were plainly taught that before they could look for God's pleasure and have his blessing, they would have to get right in this respect. The great awakening under Hezekiah came as a result of Hezekiah's turning and walking in the ways of David, his father. It is evident that in the days of David the people offered willingly unto the Lord. In I. Chronicles 29:17, David says, 'As for me, in the uprightness of my heart I have willingly offered these things, and now I see with joy the people that are present here, willingly offering unto thee.' Before the spiritual awakening came in the days of this great and good king, the people had to put away the evil of their doing, and destroy the idols that were in their midst, and

bring in the tithes and offerings. The people responded to the teachings of this man of faith and brought in abundance the firstfruits of grain—"and tithes of all things brought they in abundantly." And as a result, "since the people began to bring in the obligations, . . . Jehovah has blessed the people."

In the days of Nehemiah the same conditions were required. (Nehemiah 10: 38, 39; 13: 11, 12.) When Malachi was called as the prophet of God, he at once began to review Israel's condition and found that one cause of her spiritual bondage was the sin of robbing God of tithes and offerings. He assures them that if they repent and bring all the tithes into the storehouse, God will turn with favor on them and pour out blessings. What was true in the days of Malachi, is true in ours. Hundreds of testimonies from pastors and church officials could be given to bear out this statement, but to the inquiring soul God's Word is sufficient.

THE TITHE THE KEY TO TEMPORAL BLESSINGS.

"Honor the Lord with thy substance and with the firstfruits of all thine increase; so shall thy barns be filled with plenty and thy presses burst with new wine."

God has seen fit to manifest his approval of the observance of his law of giving by great temporal blessings. If the law of the tithe is a moral obligation upon man, and it surely is, then all the blessings, spiritual and temporal, vouchsafed to the people to whom it was first given stand for all time. The promises of blessings to all those who would be obedient to this law are many.

God has not left us without witness as to his bestowing temporal blessings on those who honor him with their substance.

Whenever Israel paid her tithes the blessings of heaven rested upon her according to the promise; but when she failed in this obligation, she was cursed with a curse. The door of prosperity was opened or closed as Israel obeyed or disobeyed the law. The soil was made barren or fertile as she gave or withheld the tenth of her increase. In Malachi 3:10, we are taught that from the windows of heaven were poured blessings or blight in proportion as Israel brought or failed to bring her tithes and offerings into the storehouse. When Israel withheld, God visited the people with want and calamity, and when she returned with her tithe, he again blessed her with prosperity and plenty. Prophet after prophet shows Israel suffering captivity and calamity because of the neglect of this duty. (Haggai 1:9, 10; Malachi 3:8, 9.) The temporal prosperity under Hezekiah and Nehemiah was preceded by the people bringing their tithe offerings into the house of the Lord. (Chronicles, chapter 31; Nehemiah, chapter 12.)

We can go back to an early period of temporal prosperity in the time of God's servant, Jacob. (Genesis 30:27-44.) While in the house of Laban, he was living and laboring under the covenant made at Bethel. (Genesis 28:20-22.) When he entered Laban's house he had but little, but after twenty years he had flocks and herds in abundance. Because of this, Laban was stirred with jealousy and sought to reduce Jacob's prosperity, but

it mattered not how he changed conditions or the terms of division, Jacob's portion was always greater. God plainly revealed to him that he prospered because he had taken him as a partner. Is it not reasonable to suppose that God will give added success to the business in which he has a definite interest?

In the reformation under Hezekiah, they had to bring their tithes into the house of the Lord (II. Chronicles 31:4-31); the results were:

First. That the needs of the house of the Lord were abundantly provided for; all who worked about the temple and depended on the offerings of the people for their livelihood received their portion. There was no lack of means to carry on their system of worship, which at that time was very elaborate and expensive.

Second. God blessed the people with great material prosperity; they had great stores for themselves and an abundance for the cause of the Lord, without resorting to unscriptural methods of raising money for the work of the Lord. They did not have to resort to bazaars, tea-parties, concerts, lectures, neck-tie parties, dumb socials, masquerades, and other tricks and devices. No church would ever need to do any of these things if the membership would honor God with their substance in adhering to the law of the tithes.

INDIVIDUAL TESTIMONIES AS TO GOD'S FAITHFULNESS.

We are not left without witness in our day of those who have prospered temporally and spiritually by observing the law. Thousands are willing to bear testimony

that God's promises are just as sure to-day as they were to Israel of old. We give here the testimony of a few who have tested God as to this promise.

A brother says: "From the day of my conversion I began to give one-tenth to the cause of God, and during the following eleven years I gave more than I was worth when I was converted. The Lord had prospered me so that, after eleven years of giving, I was worth ten times more than before." Truly, this is a fulfillment of "Give, and it shall be given unto you."

Two teachers, who were themselves taught of the Spirit, give the following testimony: "It is now about seven years since we were induced to set aside a certain portion of our income for the cause of God. We were then in straightened circumstances and we made up our minds to give one-tenth, and now God has placed us in a position of prosperity that we never enjoyed before, and we are now able to give one-fourth of our income."

Hear the testimony of one, who like many, was fearful of duty because of pressing debts. He says: "I was in doubt a long time as to whether I ought to give largely to benevolences while in debt. I began to doubt, however, after a long and unsuccessful struggle to get out of debt, that I should ever succeed. At length I was persuaded that I was robbing God to pay other creditors. My wife and I consulted over the matter and decided to pay a tenth, which we have done, and God has prospered us beyond any previous expectation." Why not expect it? He says, "He will make all grace abound toward you; he will multiply your seed sown."

A man in business and in debt makes a covenant to give one-tenth of all his increase, and for the encouragement of others in like circumstances he gives this experience: "I gave all my affairs into his hands asking him to give or withhold as would be best for his glory. From that time my business increased, I had all I could attend to and all seemed to turn to money. In a short time I was out of debt and kept on giving one-tenth of all I received, and never lacked means. I have known others who have done this and all have prospered. It is not so much the money we give as the joy of giving."

Another testifying to the faithfulness of God says: "I commenced tithing my income seventeen years ago, when it was very small. For at least twelve years I had not given a cent, but I was able to pay out of my one-tenth fund no less than \$2,500. I know that my prosperity which still continues is practically due to my recognition of my heavenly Father as my other partner in my business. He furnishes the capital, I get my nine-tenths of the profits, and enjoy the giving away of his tenth as much as I do the possessing of what is left."

Here is a rich testimony for young men, especially for young men entering business, as to the faithfulness of God in the fulfilling of his promises. Early in life a well-known Eastern merchant took Jacob's pledge—"Of all that thou shalt give me, I will surely give the tenth unto thee." He directed his clerk to open an account with O. P. J. (Old Patriarch Jacob), and to credit to it one-tenth of all the profits of the concern. His success was one of the wonders of the land and O. P. J.'s account

amounted to tens of thousands of dollars, and when he was asked how he could give such large sums, he replied, "I do not give anything, it is the Lord's money."

Giving is a wide channel of blessing. The promise (II. Corinthians 9:8), "God is able to make all grace abound unto you," is found in connection with the apostolic teaching on liberal giving. Our Lord is waiting with hands laden with blessings to reward our obedience in giving.

CHAPTER XII.

THE GRACE OF GIVING

THE subject of Christian beneficence can have only a depressing influence on an unconsecrated individual. It requires a yielded and Spirit-filled life to hear with joy the obligation of spending and being spent for Him whom we profess to love. While it is placed among the graces of the Spirit, it is, nevertheless, difficult for many good and thoughtful believers to understand how giving can be a means of grace. It should be enough when his omniscience declares that liberality is a grace, and that by exercising therein it does lead to the development of the believer. To have it so, it cannot be held as a mere duty, but of glad and heartfelt choice and even delight.

In the study of the teachings of Paul, see how careful he is in bringing everything that might be helpful in the developing of the Christian character to the attention of those to whom the Holy Spirit directed his writings. The subjects he especially emphasized were, the separated life, fellowship with the Word, the communion of saints, the assembling of believers, the life of prayer, and the grace of giving. In his letters to the church at Corinth, among the graces in which they were to abound he placed liberality.

I fear in dealing with this subject in the church of to-day, we fail to give it its rightful place. We have

allowed our people to believe that their giving was a matter of caprice and not an obligation or an act of worship.

As we look upon the victories of the church of the apostles and see how they gave themselves and their gifts under the leadership and guidance of the Holy Spirit, we are persuaded that what the church needs to-day to enable her to give in a measure commensurate with her ability is an indwelling of the Divine Spirit.

To have our giving become a means of grace to us, it must be given in such a manner that the gift and the giver will be in accord with the teachings of the New Testament. The believer must ever keep in mind that the Holy Spirit has a very definite oversight in this particular. The church or the individual that grows and prospers and is to be blessed of God in things temporal and spiritual, must follow the teachings of the Spirit as it relates to his getting and giving.

HOW CAN GIVING BE A GRACE?

The question will naturally arise in the mind of the reader—how can giving become a grace? This will be easily understood if we but notice what liberality will do for the individual. With Paul it was a joy so great that it overflowed in Divine enthusiasm and hallelujahs of praise. It is evident that the spirit of selfishness which dwarfs the soul and grieves the Holy Spirit will be destroyed. It will also lead to self-denial, thereby developing one of the fundamental principles of discipleship

with Jesus. It will develop love, for where our treasures are there will our love be also.

GIVE OURSELVES.

To have our giving a grace, we must first give ourselves, as Paul says in II. Corinthians 8:5—"This they did, not as we hoped, but first gave themselves to the Lord and unto us by the will of God." The giver is of more value to God than any gift he might offer. Some one has said, "Personal consecration must come before purse consecration; self-consecration before wealth consecration." It was not the gold that sanctified the temple, but the temple that sanctified the gold. We too often pull at the wrong strings to get money from our people. The heart-strings should be loosened before we attempt to loosen the purse-strings. We must ever keep before our churches, if we want God's blessing upon them and upon the lives of our people, that the giving of money, however liberal their offerings may be, will never be accepted by God as a substitute for themselves. Many think that God will be satisfied with the gift, when his call is for the giver. We are more to him than all our gifts. God's principle is, first ourselves and then our gifts. Such consecration of self will lead to a giving that will be adequate for the needs of the kingdom. Doctor Cook says, "He who gives himself, and not his property, is dangerously near becoming a follower of Ananias."

Giving on this principle will also take into an account the giving of our whole lives. I fear God's reckoning for the stewardship of my time more than I do that of

my money. The majority can much more easily defraud and rob our Lord in this way than in any other. Then, there is our talent, our opportunity, our influence, that we have to render an account for.

LOVE IS ESSENTIAL.

Another element that must enter into our giving to make it a grace is love. The subject of the stewardship of money is one that should call forth the thoughtful study of every disciple of Jesus, for what will it profit a man if he should give millions and not have the true spirit of giving? Paul in that remarkable love chapter in First Corinthians, says, "Though I give my goods to feed the poor and my body to be burned and have not love, it profiteth me nothing." We are impressed that in God's sight it is far more important how we give than what we give. I am sure that much of the giving of this day is at fault. Very frequently it is a positive injury; hence, it is all important that we discover the Bible method of giving in order that our giving may become a means of grace and a source of blessing. Love is the underlying principle of the whole idea of giving. Giving had its origin in God, and "God is love." It was love that caused him to make the gift of his Son. "For God so loved the world that he gave his only begotten Son," etc., hence to give out of a heart of love is godlike. To give without the heart of love robs the gift of its cheer and blessing. A sister of great poverty was dependent on one of her sisters in the flesh for the necessities of life. While her sister was of large means, she gave in

such a spirit that her dependent one was heard to say, "I would rather go hungry and cold than to have her gifts; she always makes me feel so badly." Paul urged the Corinthian Christians to give that he might thereby prove the sincerity of their love. How we shall abound in this grace when the love of God fills our hearts! It was this principle that was the secret of Paul's giving. He declares that it was the love of Christ "that constrained him" to give his life for such strenuous service. How easy it is for Christians to give when their hearts are burning with his love. The mother in whose heart love reigns, never finds it hard to give for her child; she will practice almost any self-denial for it.

GIVING SHOULD BE INTELLIGENT.

To have our giving a grace it should be intelligent. How thoughtless many are in their giving. This should not be. The steward should inform himself of the needs of the work to which his gifts are made. If this were faithfully carried out there would be far different results in the work of the church, and the giving to her benevolences, for we respond only to appeals that deeply move us. I contend that as we become informed, our hearts will be moved with tenderness toward these interests, and we will not only give, but we will pray and be filled with inspiration.

As we become informed of the needs of the great centers of population and the expanding frontier, as well as of the millions in heathen lands, we will give more largely to these departments. The individuals who keep

themselves in touch with the great interests of the church, are the ones who give most largely to these interests. It is necessary that a vigorous campaign of education by these various interests of the church accompany the campaign for Christian stewardship awakening, or the object desired will not be obtained. The past four years in our church have demonstrated the fact that a campaign of education that will give proper information will lead to inspiration, and cause greater investment to be made in the various interests of the kingdom of God.

SELF-DENIAL.

To have our giving a grace it should have in it the elements of self-denial. There is not much self-sacrificing in the giving of to-day. We make our gifts out of our affluence. If we could but grasp the spirit of Christ, and at times give until we feel it or even suffer because of it, I am sure that great blessing would flow into our souls.

Self-denial is the foundation principle of the Christian faith, and whenever our giving will incorporate this principle, it will add much to the giver in the way of blessing. To illustrate: A man and his wife, Germans, who were converted in Brooklyn, on the day that they were welcomed into the church placed in the hand of the pastor \$375 to be applied to the liquidation of the church debt. They had been saving money through many years of their wedded life, hoping to take a trip to their fatherland. They denied themselves that pleasure and said, "The love of Christ so constrains us that we will be glad

to lay it all on his altar for him." Where self-sacrifice is absent, love is absent. A love that will not lead to self-sacrifice is not true love.

MUST BE LIBERAL.

To have our giving a grace it must be liberal. Liberality is the tap root of the grace as expounded by Paul, and if this root dies, as it does sometimes, other graces will usually die with it. There is no life so irresponsible to the appeal of the noble as that of the miser or the stingy professor of religion. The liberal giver will be a cheerful giver, and cheerful giving will, like a refreshing spring in the desert, spread life all around it. The use we make of money soon shows in our character; as Doctor Cuyler so truthfully says, "What a man earns by day goes into his pocket, and what he spends by night goes into his character." This is very evident, for he who hoards his wealth soon becomes like the miser, selfish and shriveled in character; but if he contributes to the necessity of the saints, or if he be given to hospitality, he will be like the palm planted by the rivers of water—green and flourishing.

Liberal giving has many strong and striking promises. The Lord assured Peter that no man who left aught for his sake but would be rewarded many fold in the present life, and in the world to come would have everlasting life. Surely our Lord means what he says and would have us prove him.

GIVING SHOULD BE A PART OF OUR WORSHIP.

Devotional methods of making the contribution need to be sustained in order to make giving a grace. Contributions are too often treated as a necessary evil in our church life. Frequently we hear apologies and deprecations on the part of the minister for the receiving of the offering. Quite often the opportunity of giving is slipped in somewhere and covered up as much as possible. Frequently singing and other devices are used to divert the mind from the painful process. This should never be unless the service diverts the mind to the true spirit of the offering. This part of the service should be made as devotional as possible. Portions of the Word of God bearing on the subject of giving or worshiping the Lord with our substance might be quoted or read.

People should be lead to feel that giving is an act of worship and is as much a part of the devotional service as prayer or the reading of the Word. They should remember that it is an offering unto the Lord, and not the taking of a collection which might be pennies or buttons. If it is made an offering unto the Lord it will carry with it, first, something choice; and, second, a presenting of it to the Lord. The Scriptural standard was, "Give unto Jehovah the glory due unto his name; bring an offering and come into his courts."

This part of the service should be such that it will lead the mind of the offerer to the true spirit of giving, rather than lead it away from it. Our giving will only be a grace when the deepest fountains of our hearts are opened thereby.

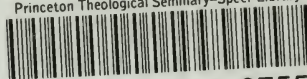
GIVING MUST BE A JOY.

That giving may be a grace the people should be lead to experience the real joy of giving as well as the duty. The absence of pleasure in giving is the secret of much of the niggardliness that characterizes much of the giving of to-day. When it hurts one to give, he will not give much. If the Bible system of giving be adopted, it will soon lead to a cheerful, joyful response, and the gifts we bring will be lovingly laid upon the altar. Many are claiming freedom from the fixed law of the Word because they claim that it destroys the love and joy of giving. Love does not free one from the observance of the law. Love to God does not free one from the observance of the Sabbath. If a man marries a woman he loves, he is not free from the marriage law because he loves her. If we can learn to give day by day as God requires, it will help to bring heaven nearer to us and will bring us nearer to heaven. Remember that the Christ who sat over against the treasury and watched how they gave, watches our gifts. What is given in the spirit of whole-hearted devotion and love, he accepts. If we desire, he will teach us how to give, and how much to give, so that our giving may be a grace.

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